

ABSTRACT OF STATEMENTS  
OF  
INSURANCE COMPANIES IN CANADA  
FOR THE  
YEAR ENDED DECEMBER 31  
1907

(SUBJECT TO CORRECTION)

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA

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EXCELLENT MAJESTY

1908







OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 12, 1908.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1907.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*

Hon. W. S. FIELDING,

Minister of Finance.







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## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA FOR  
THE YEAR 1907, IN ACCORDANCE WITH  
THE INSURANCE ACT

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## GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.



ABSTRACT FOR THE YEAR 1907.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	85,324	12,075	97,399	6,672,095	6,163,739	28,847	27,231	4,046	None.
Anglo-American.....	266,824	221,927	488,751	31,837,071	28,054,481	177,171	166,581	35,901	3,390
British America.....	576,277	222,864	799,141	57,174,597	58,412,572	282,282	270,614	38,049	1,500
Canadian Fire.....	248,726	111,405	360,131	19,808,774	23,132,937	92,568	87,804	13,020	1,000
Central Canada Manufacturers.....	3,852	2,539	6,391	9,822,045	5,794,485	3,591	3,591	None.	None.
Dominion Fire.....	79,698	36,011	115,709	9,169,060	5,965,382	27,719	20,193	7,526	None.
Eastern Canada Manufacturers.....	3,852	1,002	4,854	547,845	5,579,100	3,591	3,591	None.	None.
Equity Fire.....	208,423	96,252	304,675	21,193,454	20,816,366	128,783	118,144	16,436	1,451
London Mutual.....	382,799	280,989	663,788	45,250,090	67,200,200	229,661	223,329	11,095	2,575
Manitoba Assurance Co.....	150,164	215,447	365,611	21,993,407	19,119,594	78,644	63,899	19,098	None.
Mercantile Fire.....	158,699	28,220	186,919	13,088,745	15,862,935	49,740	50,468	1,233	None.
Montreal-Canada Fire.....	267,106	147,750	414,856	27,874,143	31,537,666	191,608	192,313	21,380	4,068
Nova Scotia Fire.....	51,129	22,032	73,161	5,252,543	5,280,991	18,143	16,543	1,600	None.
Ontario Fire.....	245,354	86,808	332,162	*11,705,232	20,700,291	95,735	69,431	26,304	None.
Ottawa Fire.....	3,866	227,695	231,561	13,417,974	1,171,837	93,564	93,823	3,183	None.
Quebec Fire.....	149,138	23,799	172,937	12,478,854	15,433,782	39,633	39,692	3,773	None.
Richmond and Drummond.....	92,539	61,531	154,070	7,368,880	4,622,657	40,395	36,144	5,158	None.
Rimouski.....	214,941	20,126	235,067	3,621,264	21,935,717	122,320	119,538	8,132	None.
Sovereign Fire.....	73,801	48,621	122,422	7,772,312	5,022,148	34,394	27,949	6,949	None.
Western .....	421,823	367,067	788,890	58,879,427	60,427,652	236,136	237,006	37,976	None.
Totals for 1907.....	3,684,335	2,234,160	5,918,495	375,927,812	412,019,532	1,974,525	1,867,884	260,859	13,984
Totals for 1906.....	3,179,319	1,730,119	4,909,438	324,168,552	354,604,064	1,674,728	1,602,131	201,723	17,125

BRITISH COMPANIES.

Alliance.....	130,805	23,157	153,962	14,435,645	20,234,341	83,893	82,537	4,652	None.
Atlas.....	430,960	51,769	482,729	32,216,547	42,199,681	226,506	236,996	12,732	None.
Caledonian.....	325,678	51,014	376,692	28,388,291	37,670,987	169,624	170,689	5,844	None.
Commercial Union.....	602,267	124,671	726,938	49,482,022	58,809,054	282,653	288,982	16,029	None.
Guardian.....	692,932	96,694	789,626	50,930,941	60,612,209	378,135	367,923	29,692	None.
Law Union and Crown.....	143,074	20,172	163,246	10,297,308	13,574,064	71,951	68,826	6,752	1,100
Liverpool and London and Globe.....	1,210,725	283,117	1,493,842	96,577,583	121,563,399	801,794	770,662	81,756	None.
London and Lancashire Fire.....	414,613	75,813	490,426	37,158,978	41,195,031	158,436	168,438	11,288	None.



London Assurance.....	140,744	48,994	189,738	14,389,233	17,367,551	74,229	68,347	11,957	None.
North British.....	736,274	110,817	847,091	60,379,279	78,757,866	444,642	451,605	28,231	1,459
Northern.....	572,650	66,467	639,117	41,897,397	51,455,750	360,275	340,211	31,818	2,670
Norwich Union Fire.....	575,862	82,772	658,634	43,529,004	54,300,796	263,061	259,774	22,847	None.
Phoenix, of London.....	858,884	184,139	1,043,023	65,125,760	83,336,939	431,872	396,419	94,399	2,500
Royal.....	1,225,488	220,431	1,445,919	101,561,085	131,874,227	772,569	760,500	92,435	4,110
Scottish Union and National.....	264,151	43,754	307,905	22,255,205	28,596,926	95,923	92,755	9,172	375
Sun Insurance Office.....	378,767	58,519	437,286	29,011,334	36,354,972	220,410	218,611	15,768	None.
Union Assurance.....	461,509	136,810	598,319	38,256,779	49,608,252	259,774	272,661	54,784	1,800
Yorkshire Fire and Life.....	137,523	20,385	157,908	11,260,373	9,728,783	62,939	58,049	4,890	None.
Totals for 1907.....	9,302,906	1,699,495	11,002,401	747,152,764	937,240,828	5,158,686	5,073,985	535,046	14,014
Totals for 1906.....	8,601,374	1,515,011	10,116,385	672,318,145	855,091,245	4,012,405	3,829,244	480,699	15,414

AMERICAN COMPANIES.

Ætna Insurance Co.....	239,572	30,824	270,396	17,866,976	23,846,024	90,581	82,165	9,613	None.
Connecticut Fire.....	146,355	18,550	164,905	9,582,198	10,823,541	72,705	69,302	9,785	2,000
German-American.....	173,898	42,693	216,591	14,453,919	13,775,668	83,018	81,223	12,440	None.
Hartford Fire.....	655,510	110,451	765,961	48,996,157	53,955,687	308,839	307,852	32,476	2,577
Home Fire.....	354,095	58,446	412,541	27,918,945	28,415,297	220,297	212,116	24,373	None.
Insurance Company of North America.....	342,356	46,003	388,359	27,085,586	30,522,132	161,057	168,634	4,258	None.
Lumber Ins. Co. of New York.....	60,772	11,938	72,710	3,109,293	2,472,671	15,153	15,028	125	None.
Phoenix, of Brooklyn.....	312,426	46,989	359,415	22,818,794	24,130,704	191,227	185,351	15,444	None.
Phoenix, of Hartford.....	183,792	59,813	243,605	16,548,900	18,460,275	72,461	69,243	4,655	1,000
Queen, of America.....	593,834	110,382	704,216	44,668,576	53,672,197	336,804	324,018	40,260	4,000
Rochester German.....	64,853	17,241	82,094	5,330,989	4,409,208	56,280	54,678	4,267	200
St. Paul Fire and Marine.....	8,218	1,217	9,435	1,060,187	917,794	1,361	None.	1,361	None.
Totals for 1907.....	3,135,681	554,547	3,690,228	239,440,520	265,401,198	1,609,783	1,569,610	159,057	9,777
Totals for 1906.....	2,907,270	494,029	3,401,299	213,613,168	234,206,935	1,176,696	1,152,916	136,306	9,540

RECAPITULATION.

Canadian Companies.....	3,684,335	2,234,160	5,918,495	375,927,812	412,019,532	1,974,525	1,867,884	260,859	13,984
British Companies.....	9,302,906	1,699,495	11,002,401	747,152,764	937,240,828	5,158,686	5,073,985	535,046	14,014
American Companies.....	3,135,681	554,547	3,690,228	239,440,520	265,401,198	1,609,783	1,569,610	159,057	9,777
Totals for 1907.....	16,122,922	4,488,202	20,611,124	1,362,521,096	1,614,661,558	8,742,994	8,511,479	954,962	37,775
Totals for 1906.....	14,687,963	3,739,159	18,427,122	1,210,099,865	1,443,902,244	6,863,829	6,584,291	818,726	42,079

\*Not including \$20,552 655 reinsured from Ottawa Fire Insurance Company.



7-8 EDWARD VII., A. 1908

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1907, inclusive.

	Totals for 1869 to 1902.	Premiums received, 1903.	Premiums received, 1904.	Premiums received, 1905.	Premiums received, 1906.	Premiums received, 1907.	Totals for 1869 to 1907.
	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>							
Acadia Fire.....	474,234	271,787	284,863	46,136	76,859	85,324	208,319
Anglo-American.....	7,030,070	424,684	532,271	286,564	264,515	266,824	1,848,787
British America.....	454,896			470,969	513,127	576,277	9,547,398
Canada Agricultural.....	881,333						454,896
Canada Fire.....	588,206	180,485	205,087	218,917	241,438	248,726	881,333
Canadian Fire.....						3,852	1,682,859
Central Canada Manufacturers.....	2,856,961						3,852
Citizens.....	190,242						2,856,961
Dominion.....							190,242
Dominion Fire.....	894,194					79,698	79,698
Eastern.....							894,194
Eastern Canada Manufacturers.....	220,201	135,900	151,142	182,851	199,876	208,423	3,852
Equity Fire.....	4,426,391	392,062	430,190	458,212	426,825	382,799	1,098,393
*London Mutual Fire.....				99,219	125,293	150,164	6,516,479
Manitoba Assurance Co.....				96,861	121,277	158,699	374,676
Mercantile Fire.....	1,110,484	80,009	92,760	231,025	324,803	267,106	1,660,090
Montreal-Canada Fire.....			127,386				950,320
National Fire.....	284,026						284,026
Nova Scotia Fire.....				32,857	35,481	51,129	119,467
Ontario Fire.....						245,354	245,354
Ottawa Fire.....	388,203	190,351	161,041	175,239	187,662	3,866	1,106,362
Ottawa Agricultural.....	194,861						194,861
Provincial.....	1,434,350						1,434,350
Quebec.....	2,813,668	93,964	119,631	126,742	124,079	149,138	3,427,222
Richmond and Drummond.....					38,629	92,539	131,168
Rimouski.....						214,941	214,941
Royal Canadian.....	3,538,023						3,538,023
†Sovereign.....	1,055,404						1,055,404
Sovereign Fire.....					27,560	73,801	101,361
Stadacona.....	490,488						490,488
Victoria-Montreal.....	79,327						79,327
Western.....	10,603,003	513,256	576,904	588,122	471,895	421,823	13,175,003
	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,684,335	54,949,706
<i>British Companies.</i>							
†Albion Fire Insurance Association.....	1,468,310						1,468,310
Alliance.....	1,831,868	204,485	242,675	154,112	140,736	130,805	2,704,681
Atlas.....	1,952,563	292,829	374,880	395,116	397,120	430,960	3,843,468
Caledonian.....	2,843,082	262,839	300,843	313,320	312,942	325,678	4,358,704
City of London.....	1,588,254						1,588,254
Commercial Union.....	8,944,055	458,743	528,215	539,213	548,442	602,267	11,620,935
Employers' Liability.....	364,689						364,689
**Glasgow and London.....	1,619,733						1,619,733
Guardian.....	5,599,538	489,256	547,241	554,461	603,595	692,932	8,487,023
Imperial.....	6,085,796						6,085,796



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Lancashire.....	6,210,844	83,194	117,898	123,828	125,833	143,074	6,210,844
Law Union and Crown.....	207,296	684,482	957,611	1,086,199	1,139,347	1,210,725	801,123
Liverpool and London and Globe.....	8,775,428	275,349	316,239	322,394	369,001	414,613	13,853,792
London and Lancashire Fire.....	3,528,664	131,060	144,315	134,059	143,427	140,744	5,226,260
London Assurance.....	2,875,455	197,750	114,838				3,569,060
Manchester.....	2,187,726	272,129	100,347				2,500,314
National of Ireland.....	2,235,110	569,180	648,079	680,717	697,011	736,274	2,607,586
North British and Mercantile.....	11,230,017	383,105	446,894	470,404	487,221	572,650	14,561,278
Northern.....	4,999,765	421,145	497,861	535,615	534,410	575,862	7,360,039
Norwich Union.....	3,627,239	684,265	805,091	925,110	859,755	858,884	6,192,132
Phoenix of London.....	8,475,113	973,773	1,107,031	1,226,570	1,157,449	1,225,488	12,608,218
Queen.....	4,354,694						4,354,694
Royal.....	17,073,299						22,763,610
Scottish Commercial.....	343,421						343,421
Scottish Imperial.....	672,855						672,855
Scottish Union and National.....	2,951,316	337,110	309,052	268,177	274,780	264,151	4,404,586
Sun Insurance Office.....	1,781,496	251,833	300,260	313,880	351,305	378,767	3,377,541
Union Assurance Society.....	2,661,580	361,905	484,296	539,750	459,000	461,509	4,968,040
United Fire.....	718,477						718,477
Yorkshire Fire and Life.....						137,523	137,523
<i>American Companies.</i>							
117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	159,372,986	
Etna.....	4,711,539	212,034	236,078	255,163	234,767	239,572	5,889,153
Agricultural of Watertown.....	1,309,100						1,309,100
American Fire.....	72,325						72,325
Angles.....	31,431						31,431
Connecticut Fire.....	721,078	63,666	73,997	95,886	118,980	146,355	1,219,962
German American.....				139,126	160,258	173,898	473,282
Hartford Fire.....			361,430	545,981	606,054	655,510	6,700,505
Home, New Haven.....	4,282,164	249,366					
Home, New York.....	82,277	184,321	280,366	328,482	345,343	354,095	1,574,884
Insurance Company of North America.....	1,305,758	217,391	246,203	290,547	299,459	342,356	2,701,714
Lumber Insurance Company					35,047	60,772	95,819
Phoenix, of Brooklyn.....	1,793,898	190,020	237,783	274,999	296,444	312,426	3,105,570
Phoenix, of Hartford.....	1,960,453	145,432	177,554	178,656	180,034	183,792	2,825,921
Queen, of America.....	3,534,703	505,602	531,530	579,064	575,739	593,834	6,320,472
Rochester German.....				1,128	55,145	64,853	121,126
St. Paul Fire and Marine.....						8,218	8,218
19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,135,681	32,449,482	

RECAPITULATION.

Canadian Companies.....	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,684,335	54,849,706
British Companies.....	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	159,372,986
American Companies.....	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,135,681	32,449,482
Grand totals.....	177,020,974	11,384,762	13,169,882	14,285,671	14,687,963	16,122,922	246,672,174

\* Formerly the Agricultural Mutual.      † Formerly the Isolated Risk.      ‡ Not including \$124,272 reinsurance of risk of the Sovereign Fire Insurance Company.



7-8 EDWARD VII., A. 1908

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1907, inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Losses paid in 1906.	Losses paid in 1907.	Totals for 1869 to 1907.
<i>Canadian Companies.</i>							
Acadia Fire.....	\$ 239,526	163,612	311,345	6,463	18,307	27,231	\$ 52,001
Anglo-American.....	4,272,612	208,212	529,763	143,737	137,123	166,581	1,161,924
British America.....	290,101			242,700	266,930	270,614	5,790,831
Canada Agricultural.....	698,133						290,101
Canada Fire.....	267,861	102,613	156,040	76,536	102,785	87,804	698,133
Canadian Fire.....	2,287,870					3,591	793,639
Central Canada Manufacturers.....	148,255						3,591
Citizens.....							2,287,870
Dominion.....							148,255
Dominion Fire.....	632,961					20,193	20,193
Eastern.....							632,961
Eastern Canada Manufacturers.....							
Equity Fire.....	93,031	83,068	142,503	95,812	92,326	3,591	3,591
*London Mutual Fire.....	3,018,331	222,565	331,429	258,976	254,564	118,144	624,884
Manitoba Assurance Co.....						223,329	4,309,194
Mercantile Fire.....	768,641	41,137	112,271	35,031	53,808	63,899	152,738
Montreal-Canada Fire.....			87,819	27,283	26,928	50,468	1,026,728
National Fire.....	287,732			116,052	195,434	192,313	591,618
Nova Scotia Fire.....				7,998	10,770		287,732
Ontario Fire.....	203,488	123,038	188,561			16,543	35,311
Ottawa Fire.....	108,164			86,738	104,826	69,431	69,431
Ottawa Agricultural.....	957,146					93,823	800,477
Provincial.....	2,317,619	36,962	142,877	44,518	73,089		108,164
Quebec Fire.....						39,692	957,146
Richmond and Drummond.....					4,774		2,654,757
Rimouski.....						36,144	40,918
Royal Canadian.....	2,988,950					119,538	119,538
†Sovereign.....	736,216						2,988,950
Sovereign Fire.....					514	27,949	736,216
Stadacona.....	773,695						28,463
Victoria-Montreal.....	59,878						773,695
Western.....	6,283,100	228,471	558,861	257,221	259,953	237,006	59,878
	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,867,884	7,824,615
<i>British Companies.</i>							
†Albion Fire Insurance Association.....	1,016,766						1,016,766
Alliance.....	1,421,507	114,640	556,239	87,964	53,809	82,537	2,316,696
Atlas.....	1,283,212	141,022	488,703	227,883	185,521	236,996	2,563,337
Caledonian.....	1,972,456	132,790	368,008	158,152	127,114	170,689	2,929,209
City of London.....	977,455						977,455
Commercial Union.....	6,267,901	261,278	559,371	223,062	202,418	288,982	7,803,012
Employers' Liability.....	255,801						255,801
Glasgow and London.....	1,167,345						1,167,345
Guardian.....	4,202,971	285,672	446,445	284,460	280,528	367,923	5,867,999
Imperial.....	4,181,342						4,181,342



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Lancashire.....	4,492,270	58,317	117,666	26,826	49,790	68,826	4,492,270
Law Union and Crown..	92,603	273,920	813,101	430,892	533,162	770,662	414,028
Liverpool and London and Globe..	6,383,410	148,788	422,806	131,844	131,795	168,438	9,205,147
London and Lancashire Fire.....	2,051,952	78,041	168,649	54,203	48,502	68,347	3,055,623
London Assurance.....	1,905,332	102,460	147,537				2,323,074
Manchester.....	1,664,241	156,895	70,552				1,914,238
National of Ireland..	1,479,390	316,374	741,146	282,439	319,625	451,605	1,706,837
North British and Mercantile.....	7,966,547	261,952	555,909	219,090	213,028	340,211	10,077,736
Northern.....	3,629,880	224,809	454,874	234,299	247,127	259,774	5,220,070
Norwich Union....	2,317,655	307,293	613,373	319,759	357,723	396,419	3,738,538
Phoenix, of London.....	4,833,262						6,827,829
Queen.....	3,325,321	497,345	1,379,588	490,421	554,056	760,500	3,325,321
Royal.....	11,071,294						14,753,204
Scottish Commercial.....	177,329						177,329
Scottish Imperial..	483,408						483,408
Scottish Union and National..	1,599,301	172,657	536,796	96,963	85,357	92,755	2,583,829
Sun Insurance Office.....	1,204,784	131,057	326,955	150,869	168,456	218,611	2,200,732
Union Assurance Society.....	1,714,466	138,454	405,201	215,580	271,233	272,661	3,017,595
United Fire .....	549,440						549,440
Yorkshire Fire and Life.....						58,049	58,049
American Companies.							
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	105,203,259
Etna.....	3,469,489	116,992	262,709	95,265	76,725	82,165	4,103,345
Agricultural of Watertown.....	857,278						857,278
American Fire.....	66,980						66,980
Andes.....	5,668						5,668
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	69,302	698,725
German-American.....				34,712	48,148	81,223	164,083
Hartford Fire.....	2,767,571	102,555	333,098	185,198	239,367	307,852	3,935,641
Home, New York.....	60,691						60,691
Home, New York.....	1,794	61,654	425,292	159,003	132,325	212,116	992,184
Insurance Co. of North America..	906,525	108,194	302,134	82,456	129,496	168,634	1,697,439
Lumber Insurance Company					39,105	15,028	54,133
Phoenix, of Brooklyn..	1,126,664	81,713	241,826	97,903	108,411	185,351	1,841,868
Phoenix, of Hartford .....	1,435,091	76,268	144,197	78,693	63,736	69,243	1,867,228
Queen, of America.....	2,101,193	261,401	542,943	214,788	272,219	324,018	3,716,562
Rochester German.....					12,820	54,678	67,498
St. Paul Fire and Marine.....							
	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,610	20,129,323

RECAPITULATION.

Canadian Companies.....	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,904,218	36,109,877
British Companies.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	105,203,259
American Companies.....	13,217,635	857,274	2,365,140	966,748	1,152,916	1,569,610	20,129,323
	120,339,586	5,870,716	14,099,534	6,000,519	6,584,291	8,547,813	161,442,459

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Formerly the Fire Insurance Association.



7-8 EDWARD VII., A. 1908

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1907, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,684,335	375,927,812	412,019,532	1,867,884
Totals.....	54,849,706	5,663,696,931	.....	36,073,543
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231



## SESSIONAL PAPER No. 9

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1907, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid .
<b>BRITISH COMPANIES—<i>Con.</i></b>				
	\$	\$	\$	\$
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,334,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	747,152,764	937,240,828	5,073,985
Totals.....	159,372,986	14,745,342,255	.....	105,203,250
<b>AMERICAN COMPANIES.</b>				
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,135,681	239,440,520	265,401,198	1,569,610
Totals.....	32,449,482	2,801,078,045	.....	20,129,323

## TOTALS FOR ALL YEARS FROM 1869 TO 1907 INCLUSIVE.

Canadian Companies.....	54,849,706	5,663,696,931	.....	36,073,543
British ".....	159,372,986	14,745,342,255	.....	105,203,259
American ".....	32,449,482	2,801,078,045	.....	20,129,323
Grand totals.....	246,672,174	23,210,117,231	.....	161,406,125

\* These returns are imperfect.



ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine, &c., business done by Companies combining these branches, for 1907.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	85,324	6,672,095	6,163,739	28,847	27,231	4,046	None.	Total business, Dec. 31, 1907.
In other Countries.....	999	97,650	97,650	None.	None.	None.	None.	
Totals.....	86,323	6,769,745	6,261,389	28,847	27,231	4,046	None.	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	266,824	31,837,071	28,054,481	177,171	166,581	35,901	3,390	Total business, Dec. 31, 1907.
In other Countries.....	15,890	1,541,488	740,614	3,258	3,302	349	None.	
Totals.....	282,714	33,378,559	28,795,095	180,429	169,883	36,250	3,390	

BRITISH AMERICA ASSURANCE COMPANY.

Fire Insurance.....	2,261,122	327,038,087	294,579,557	1,311,566	1,583,487	169,357	5,963	Total business, Dec. 31, 1907.
Inland Marine.....	15,179	3,926,785	313,781	33,083	59,602	16,419	None.	
Ocean Marine.....	201,785	55,732,733	2,593,031	198,422	206,902	15,355	None.	
Totals.....	2,478,086	386,697,605	297,486,369	1,543,071	1,849,991	201,131	5,963	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	248,726	19,808,774	23,132,937	92,568	87,804	13,020	1,000	Total business, Dec. 31, 1907.
In other countries.....	8,149	731,042	729,740	1,585	5,685	None.	None.	
Totals.....	256,875	20,539,816	23,862,677	94,153	93,489	13,020	1,000	

DOMINION FIRE INSURANCE COMPANY.

In Canada.....	79,698	9,169,060	5,965,382	27,719	20,193	7,526	None.	Total business, Dec. 31, 1907.
In other Countries.....	None.	84,826	83,326	None.	None.	None.	None.	
Totals.....	79,698	9,253,886	6,048,708	27,719	20,193	7,526	None.	



EQUITY FIRE INSURANCE COMPANY.

In Canada.....	208,423	21,193,454	20,816,366	128,783	118,144	16,436	1,451	} Total business, Dec. 31, 1907.
In other countries.....	38,837	3,103,027	1,640,659	32,259	33,484	6,730	1,000	
Totals.....	247,260	24,296,481	22,457,025	161,042	151,628	23,166	2,451	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	382,799	45,250,090	67,200,200	229,661	223,329	11,095	2,575	} Total business, Dec. 31, 1907.
In other countries.....	20,912	6,847,847	1,489,539	6,435	7,824	527	1,000	
Totals.....	403,711	52,097,937	68,689,739	236,096	231,153	11,622	3,575	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	267,106	27,874,143	31,537,666	191,608	192,313	21,380	4,068	} Total business, Dec. 31, 1907.
In other countries.....	17,159	1,560,073	1,144,546	6,860	7,869	870	None.	
Totals.....	284,265	29,434,216	32,682,212	198,468	200,182	22,250	4,068	

ONTARIO FIRE INSURANCE COMPANY.

In Canada.....	245,354	11,705,232	20,700,291	95,735	69,431	26,304	None.	} Total business, Dec. 31, 1907.
In other countries.....	4,713	383,855	334,730	58	58	None.	None.	
Totals.....	250,067	12,089,087	21,035,021	95,793	69,489	26,304	None.	

OTTAWA FIRE INSURANCE COMPANY.

In Canada.....	3,866	13,417,974	1,171,837	93,561	93,823	3,183	None.	} Total business, Dec. 31, 1907.
In other countries.....	677	293,365	14,555	None.	2,650	None.	None.	
Totals.....	4,543	13,711,339	1,186,392	93,564	96,473	3,183	None.	

SOVEREIGN FIRE ASSURANCE COMPANY.

In Canada.....	73,801	7,772,312	5,022,148	34,394	27,949	6,949	None.	} Total business, Dec. 31, 1907.
In other countries.....	16,783	2,354,443	1,230,631	7,681	4,798	3,092	None.	
Totals.....	90,584	10,126,755	6,252,779	42,075	32,747	10,041	None.	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	2,718,440	410,160,780	379,302,814	1,916,004	2,025,776	265,777	None.	} Total business, Dec. 31, 1907.
Inland Marine.....	185,161	69,255,312	3,404,091	166,585	209,926	53,419	None.	
Ocean Marine.....	402,999	98,754,700	11,432,365	378,425	383,333	32,733	None.	
Totals.....	3,306,600	578,170,792	394,139,270	2,461,014	2,619,035	351,929	None.	



Abstract of Fire and Marine Insurance done by Canadian Companies, which do business outside of the Dominion, and of Fire and Inland Marine, &c., business done by companies combining these branches, for 1907—*Concluded.*

AETNA INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire Insurance.....	\$ 239,572	\$ 17,866,976	\$ 23,846,024	\$ 90,581	\$ 82,165	\$ 9,613	\$ None.	In Canada, Nov. 30, 1907.
Inland Marine.....	17,237	2,567,960	29,080	7,132	7,132	None.	None.	
Totals.....	256,809	20,434,936	23,875,104	97,713	89,297	9,613	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.....	342,356	27,085,586	30,522,132	161,057	168,634	4,258	None.	In Canada, Dec. 31, 1907.
Inland Marine.....	11,120	2,220,622	65,367	1,334	6,652	1,304	None.	
Totals.....	353,476	29,306,208	30,587,499	162,391	175,286	5,562	None.	

PHENIX INSURANCE COMPANY OF BROOKLYN.

Fire Insurance.....	312,436	22,818,794	24,130,704	191,227	185,351	15,444	None.	In Canada, Dec. 31, 1907.
Tornado Insurance.....	41	13,650	36,875	None.	None.	None.	None.	
Totals.....	312,477	22,832,444	24,167,579	191,227	185,351	15,444	None.	



INLAND Marine Insurance Business in Canada, 1907.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 4,376	\$ 1,499,452	\$ None.	\$ 2,467	\$ None.	\$ None.	\$ 4,367
Western.....	33,427	6,731,369	684,442	4,937	None.	None.	4,511
Totals.....	37,803	8,233,821	684,442	7,404	None.	None.	8,878
BRITISH COMPANIES.							
British and Foreign Marine.....	126,379	43,235,774	242,564	66,631	16,491	None.	69,887
Marine Insurance Co. ....	52,572	174,991,286	None.	9,878	None.	None.	9,878
Ocean Marine Insurance Co. ....	440	122,830	None.	452	None.	None.	None.
Totals.....	179,391	218,349,890	242,564	76,961	16,491	None.	79,765
AMERICAN COMPANIES.							
Ætna.....	17,237	2,567,960	29,080	7,132	None.	None.	7,132
Insurance Co. of North America. ....	11,120	2,220,622	65,367	6,652	1,304	None.	1,334
Totals.....	28,357	4,788,582	94,447	13,784	1,304	None.	8,466

RECAPITULATION.

Canadian Companies.....	37,803	8,233,821	684,442	7,404	None.	None.	8,878
British Companies.....	179,391	218,349,890	242,564	76,961	16,491	None.	79,765
American Companies.....	28,357	4,788,582	94,447	13,784	1,304	None.	8,466
Totals for 1907.....	245,551	231,372,293	1,021,453	98,149	17,795	None.	97,109
Totals for 1906.....	132,426	34,478,996	938,068	180,700	9,874	None.	85,175



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FIRE INSURANCE Done in Canada in 1907.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1906.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1906.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	6,672,095	98,115 14	1.47	1.27	27,231 12	85,324 37	31.91	23.82
Anglo-American.....	31,837,071	496,580 42	1.56	1.55	166,581 33	266,824 00	62.43	51.84
British America.....	57,174,597	758,051 96	1.33	1.55	270,614 09	576,276 86	46.96	52.02
Canadian Fire.....	19,808,774	358,336 84	1.81	1.61	87,804 42	248,725 62	35.30	42.57
Central Canada Manu- facturers.....	822,045	9,793 26	1.19	.....	3,591 02	3,852 44	93.21	.....
Dominion Fire.....	9,169,060	136,908 45	1.49	.....	20,192 77	79,697 84	25.34	.....
Eastern Canada Manu- facturers.....	547,845	6,718 85	1.23	.....	3,591 02	3,852 45	93.21	.....
Equity Fire.....	21,193,454	308,274 05	1.45	1.52	118,143 53	208,423 13	56.68	46.19
London Mutual.....	45,250,090	681,911 19	1.51	1.51	223,328 59	382,799 45	58.34	59.64
Manitoba Assurance.....	21,993,407	363,523 12	1.65	1.64	63,898 75	150,163 59	42.55	42.95
Mercantile Fire.....	13,088,745	195,987 73	1.50	1.48	50,467 54	158,698 68	31.80	22.20
Montreal-Canada Fire...	27,874,143	438,196 63	1.57	1.57	192,312 80	267,105 55	72.00	60.17
Nova Scotia Fire.....	5,252,543	72,954 84	1.39	1.46	16,543 37	51,128 59	32.36	30.35
Ontario Fire.....	11,705,232	197,442 84	1.69	.....	69,430 73	245,354 22	28.30	.....
Ottawa Fire.....	13,417,974	227,031 47	1.69	1.57	93,823 05	3,866 22	.....	55.86
Quebec Fire.....	12,478,854	172,654 15	1.38	1.38	39,692 14	149,137 59	26.61	58.90
Richmond & Drummond.	7,368,880	152,284 46	2.07	1.87	36,144 33	92,539 30	39.06	12.36
Rimouski.....	3,621,264	63,325 44	1.75	.....	119,538 39	214,940 70	55.61	.....
Sovereign Fire.....	7,772,312	125,030 23	1.61	1.48	27,948 45	73,801 33	37.87	1.87
Western.....	58,879,427	794,843 72	1.35	1.44	237,006 09	421,822 62	56.19	55.09
Totals.....	375,927,812	5,657,964 79	1.51	1.52	1,867,883 53	3,684,334 55	50.70	50.39
<i>British Companies.</i>								
Alliance.....	14,435,645	150,528 86	1.04	1.10	82,537 15	130,804 77	63.10	38.23
Atlas.....	32,216,547	493,941 82	1.53	1.57	236,995 98	430,959 75	54.99	46.72
Caledonian.....	28,388,291	382,827 07	1.35	1.38	170,688 68	325,678 48	52.41	40.62
Commercial Union.....	49,482,022	735,669 37	1.49	1.56	288,982 16	602,267 54	47.98	36.91
Guardian.....	50,930,941	802,752 30	1.58	1.59	367,923 07	692,932 13	53.10	46.48
Law Union and Crown...	10,297,308	159,815 32	1.55	1.53	68,826 44	143,074 51	48.11	39.57
Liverpool and London and Globe.....	96,577,583	1,491,195 37	1.54	1.52	770,661 72	1,210,725 30	63.65	46.80
London and Lancashire Fire.....	37,158,978	503,070 83	1.35	1.45	168,437 60	414,612 67	40.63	35.72
London Assurance.....	14,389,233	190,919 48	1.33	1.42	68,346 80	140,744 23	48.56	33.82
North British.....	60,379,279	860,370 16	1.42	1.44	451,604 77	736,273 89	61.34	45.86
Northern.....	41,897,397	639,269 10	1.53	1.57	340,211 08	572,650 06	59.41	43.72
Norwich Union Fire.....	43,529,004	665,283 75	1.53	1.56	259,774 30	575,861 71	45.11	46.24
Phoenix, of London.....	65,125,760	1,064,817 60	1.64	1.67	396,419 13	858,883 74	46.16	41.61
Royal.....	101,561,085	1,450,117 59	1.43	1.45	760,499 78	1,225,487 79	62.06	47.87
Scottish Union and Na- tional.....	22,255,205	309,060 84	1.39	1.50	92,755 22	264,151 00	35.11	31.06
Sun Insurance Office....	29,011,334	437,825 19	1.51	1.57	218,611 48	378,766 90	57.72	47.95
Union Assurance.....	38,256,779	600,208 33	1.57	1.56	272,660 97	461,508 99	59.08	59.09
Yorkshire Fire and Life.	11,260,373	149,863 29	1.33	.....	58,048 51	137,523 32	42.21	.....
Totals.....	747,152,764	11,087,536 27	1.48	1.52	5,073,984 84	9,302,906 78	54.54	44.52



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FIRE INSURANCE Done in Canada in 1907—*Concluded.*

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1906.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1906.
<i>American Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Ætna Insurance Co.....	17,866,976	270,494 16	1.51	1.52	82,165 00	239,571 75	34.30	32.68
Connecticut Fire.....	9,582,198	164,905 04	1.72	1.76	69,302 02	146,354 54	47.35	25.69
German-American.....	14,453,919	220,456 27	1.53	1.57	81,223 06	173,898 30	46.71	30.04
Hartford Fire.....	48,996,157	768,040 61	1.57	1.60	307,851 88	655,509 91	46.96	39.50
Home Fire.....	27,918,945	415,787 95	1.49	1.57	212,115 85	354,095 47	59.90	38.32
Insurance Co. of North America.....	27,085,586	384,752 44	1.42	1.46	168,633 64	342,356 16	49.26	43.24
Lumber Insurance Co....	3,109,293	75,792 17	2.44	2.44	15,027 62	60,771 69	24.73	111.58
Phenix, of Brooklyn....	22,818,794	366,856 30	1.61	1.71	185,350 85	312,426 43	59.33	36.57
Phoenix, of Hartford....	16,548,900	244,508 14	1.48	1.55	69,242 50	183,791 78	37.67	35.40
Queen, of America.....	44,668,576	719,660 73	1.61	1.66	324,017 69	593,834 05	54.56	47.28
Rochester-German.....	5,330,989	82,411 79	1.55	1.57	54,677 68	64,853 41	84.31	23.25
St. Paul Fire and Marine	1,060,187	15,684 44	1.48	.....	None.	8,218 30	.....	.....
Totals.....	239,440,520	3,729,350 04	1.56	1.60	1,569,607 79	3,135,681 79	50.06	39.66
Grand totals.....	1,362,521,096	20,474,851 10	1.50	1.53	8,511,476 16	16,122,923 12	52.79	44.83



TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1907.

Companies.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.		Loans on Collaterals.		Agents' Balances and Bills Receivable.		Cash on hand and in Banks.		Interest due and Accrued.		Other Assets.		Total Assets.		Nature of Business
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadia Fire.....	16,894	00	43,800	00	428,145	90	None.	None.	8,747	75	9,823	59	137	50	122	50	507,671	24	Fire.
Anglo-American.....	None.		13,900	00	227,025	47	46,991	70	38,285	99	57,533	41	722	26	15,437	87	399,896	70	"
British America.....	170,000	00	None.		1,591,622	42	None.	None.	200,371	68	69,575	76	21,037	99	19,946	50	2,072,554	35	Fire, Inland and Ocean.
Canadian Fire.....	None.		355,100	00	170,300	00	None.	None.	29,061	10	98,216	56	9,339	07	6,552	75	668,569	48	Fire.
Central Canada Manufacturers.....	None.		None.		53,000	00	None.	None.	5,734	28	16,313	82	927	50	481	76	*76,457	36	"
Dominion Fire.....	None.		None.		53,546	75	None.	None.	22,087	73	20,252	70	680	16	8,534	21	105,101	55	"
Eastern Canada Manufacturers.....	None.		None.		60,000	00	None.	None.	5,734	29	16,238	83	500	00	481	76	†82,954	88	"
Equity Fire.....	None.		10,000	00	127,842	21	None.	None.	32,493	45	7,685	70	679	80	30,817	86	209,519	02	"
London Mutual.....	16,000	00	16,250	00	177,540	23	42,500	00	203,540	79	144,199	06	2,234	44	14,006	14	†616,270	66	"
Manitoba Assurance Co.....	None.		65	00	249,044	00	None.	None.	11,038	61	61,437	39	1,432	63	2,155	53	325,173	16	"
Mercantile Fire.....	None.		None.		249,863	08	None.	None.	20,785	49	32,369	46	1,134	46	None.		304,152	49	"
Montreal-Canada.....	14,000	00	3,701	82	209,423	68	None.	None.	57,103	04	43,597	05	1,159	47	44,861	80	373,846	86	"
Nova Scotia Fire...	10,615	24	None.		114,826	50	30,500	00	3,965	51	10,687	77	407	21	3,500	00	174,502	23	"
Ontario Fire.....	None.		None.		86,305	00	None.	None.	50,357	01	6,248	07	2,070	80	70,948	50	215,929	38	"
Ottawa Fire.....	None.		None.		137,000	00	None.	None.	8,123	01	51,976	33	1,438	40	2,655	97	201,193	71	"
Quebec Fire.....	81,071	43	None.		209,217	88	None.	None.	16,977	24	39,936	79	1,659	17	1,067	50	349,930	01	"
Richmond and Drummond.....	None.		None.		61,515	00	None.	None.	10,945	44	39,175	86	464	15	4,403	70	116,504	15	"
Rimouski.....	25,000	00	None.		55,000	00	None.	None.	221,115	45	113,716	61	567	17	1,801	76	417,200	99	"
Sovereign Fire.....	None.		None.		250,219	75	None.	None.	7,538	41	25,518	30	1,807	55	6,837	63	291,921	64	"
Western.....	136,000	00	7,000	00	2,302,973	41	None.	None.	381,544	88	336,845	34	25,436	30	33,666	36	3,223,466	29	Fire, Inland Marine, Inland Transit and Ocean
Total.....	469,580	67	449,816	82	6,814,411	28	119,991	70	1,335,551	15	1,201,348	40	73,836	03	268,280	10	10,732,816	15	

\* Not including \$38,088.18 premium notes which are treated as contingent assets only. † Not including \$38,081.11 premium notes which are treated as contingent assets only.



TABLE II.—CANADIAN COMPANIES—LIABILITIES—1907.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire...	4,046 23	51,845 27	9,000 00	64,891 50	442,779 74	300,000 00	Fire.
Anglo-American.	39,639 66	203,267 61	8,744 00	251,651 27	148,245 43	100,408 00	"
British America...	207,094 37	1,519,271 22	191,645 01	1,918,010 63	154,543 72	†1,399,029 79	Fire, Inland and Ocean.
Canadian Fire...	14,020 33	200,669 78	5,170 74	219,860 85	448,708 63	†250,000 00	"
Central Canada Manufacturers	None.	6,049 90	56,824 22	62,874 12	13,583 24	***20,865 22	"
Dominion Fire	7,526 18	61,326 30	13,765 77	82,618 25	22,483 30	117,114 40	"
Eastern Canada Manufacturers.	None.	6,049 90	63,284 61	69,334 51	13,620 37	***20,865 25	"
Equity Fire...	25,617 93	162,800 24	4,544 99	192,963 16	16,555 86	123,240 00	"
London Mutual Fire.	15,196 99	479,821 99	40,056 51	535,075 49	81,195 17	17,500 00	"
Manitoba Assurance Co.	19,098 35	157,728 59	2,000 00	178,826 94	146,346 22	15,000 00	"
Mercantile Fire...	1,232 50	112,216 86	None.	113,449 36	190,703 13	50,000 00	"
Montreal-Canada...	26,317 28	215,244 47	46,080 25	287,642 00	86,204 86	39,490 00	"
Nova Scotia Fire...	1,600 00	39,808 58	5,040 00	46,448 58	128,053 65	100,800 00	"
Ontario Fire	26,304 19	149,330 90	19,965 01	195,600 10	20,329 28	80,000 00	"
Ottawa Fire...	3,183 17	11,707 60	51,365 21	66,255 98	134,937 73	**125,000 00	"
Quebec Fire...	3,772 53	105,519 14	None.	109,291 67	240,638 34	125,000 00	"
Richmond and Drummond...	5,158 33	53,300 36	6,914 17	65,372 86	51,131 29	71,505 00	"
Rimouski Fire	8,131 77	239,805 52	9,350 16	257,287 45	159,913 54	37,507 50	"
Sovereign Fire...	10,041 00	52,156 63	††9,632 69	71,830 32	220,091 32	232,552 00	"
Western...	351,929 18	2,035,711 29	404,106 48	2,791,746 95	431,719 34	††2,481,015 65	Fire, Inland Marine, In- land Transit and Ocean.
Totals...	769 909 99	5,863,632 15	947,489 85	7,581,031 99	3,151,784 16	5,706,892 81	

\*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1907, as provided by the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

†In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock, subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029.79.

††The capital stock of this Company which had previously been \$500,000 the whole of which was subscribed and \$125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905, making the capital fully paid up.

\*\*\*\$150,000 was paid into the capital stock of this Company during the year 1904 and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid-up capital to \$125,000. The subscribed capital was reduced from \$500,000 to \$250,000, at which it now stands.

†††In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital is now \$2,500,000, fully subscribed.

††††This item includes the sum of \$3,380 claimed by Mr. Hoover to be due him for commission. The company, however, denies liability therefor.

†††††Deposit capital.



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TABLE III.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ c.	\$ c.	\$ c.
Alliance.....	March 1, 1892.....	250,000 00	None.	206,955 00
Atlas.....	" 7, 1887.....	None.	None.	327,666 66
Caledonian.....	February, 1883.....	None.	None.	259,053 07
Commercial Union.....	September 11, 1863.....	None.	None.	425,191 23
Guardian.....	May 1, 1869.....	427,000 00	None.	666,587 13
Law Union and Crown.....	April, 1899.....	39,986 25	4,242,158 66	165,497 20
Liverpool and London and Globe....	June 4, 1851.....	350,000 00	1,634,350 00	990,450 58
London and Lancashire Fire.....	April 1880.....	None.	None.	308,916 00
London Assurance.....	March. 1862.....	None.	None.	170,340 00
North British.....	1862.....	147,200 00	2,989,688 59	2,759,317 87
Northern.....	1867.....	None.	None.	398,580 00
Norwich Union.....	April 1, 1880.....	50,000 00	None.	430,541 67
Phoenix, of London.....	1804.....	None.	None.	660,640 28
Royal.....	1851.....	435,000 00	176,250 00	1,313,094 84
Scottish Union and National.....	February, 1882.....	None.	337,723 22	246,310 00
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	326,748 88
Union Assurance Society.....	November, 1890.....	None.	None.	480,859 50
Yorkshire Fire and Life.....	January 16, 1907.....	None.	327,000 00	150,271 20
Totals.....		1,745,036 25	9,707,170 47	10,287,021 11

AMERICAN

Ætna Insurance Co.....	1821.....	None.	None.	172,821 28
Connecticut Fire.....	1886.....	None.	None.	98,000 00
German-American.....	December 7, 1904.....	None.	None.	115,070 00
Hartford Fire.....	November, 1836.....	None.	None.	453,463 63
Home Fire.....	1902.....	None.	None.	295,000 00
Insurance Co. of North America.....	1889.....	None.	None.	220,197 00
Lumber Insurance Co.....	October 8, 1906.....	None.	None.	100,000 00
Phenix, of Brooklyn.....	May 1, 1874.....	None.	None.	218,161 00
Phoenix, of Hartford.....	" 20, 1890.....	None.	None.	225,185 00
Queen, of America.....	November 2, 1891.....	None.	None.	447,391 74
Rochester German.....	November, 1905.....	None.	None.	102,375 00
St. Paul Fire and Marine.....	September 14, 1907.....	None.	None.	150,950 00
Totals.....		None.	None.	2,598,614 65



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companies doing business of Fire or Inland Marine Insurance in Canada.

## ASSETS IN CANADA—1907.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
None.	8,668 99	8,786 22	None.	None.	474,410 21	Fire.
None.	42,946 85	25,582 02	2,350 71	5,000 00	403,546 24	do
None.	29,926 86	25,566 02	None.	6,400 00	320,945 95	do
2,000 00	71,538 53	1,715 75	None.	7,300 00	507,745 51	do
None.	78,317 26	85,842 25	8,332 78	None.	1,266,079 42	do
None.	7,225 33	83,166 90	164,365 25	7,223 97	4,709,623 56	do
5,119 35	71,156 07	117,068 36	14,238 49	5,000 00	3,187,382 85	do and Life.
None.	40,672 09	52,620 49	1,208 33	None.	403,416 91	do
None.	20,273 38	5,111 68	None.	None.	195,725 06	do and Life.
87,600 00	86,337 18	132,046 55	79,039 64	5,000 00	6,286,229 83	do and Life.
None.	43,722 06	20,688 41	None.	8,000 00	470,990 47	do
None.	39,538 22	149,450 41	None.	5,000 00	674,530 30	do
None.	60,372 33	6,546 06	5,720 94	None.	733,279 61	do
23,988 00	159,256 08	47,418 19	11,677 82	20,745 25	2,187,430 18	do and Life.
None.	14,469 15	19,513 61	1,263 33	None.	619,279 31	do
None.	34,595 25	25,494 57	None.	7,465 51	440,154 21	do
None.	34,550 74	12,585 23	844 67	6,300 74	535,140 88	do
None.	9,967 05	11,610 51	None.	None.	498,848 76	do
118,707 35	853,533 42	830,813 23	289,041 96	83,435 47	23,914,759 26	

## COMPANIES.

None.	14,267 12	None.	None.	None.	187,088 40	Fire and Inland Marine.
None.	21,065 98	None.	None.	None.	119,065 98	do
None.	17,565 84	19,412 54	2,298 18	None.	154,346 56	do
None.	55,824 13	18,950 14	None.	None.	528,237 90	do
None.	23,469 51	None.	None.	None.	318,469 51	do
None.	22,426 24	38,690 56	None.	None.	281,313 80	do and Inland Marine.
None.	7,241 31	None.	1,750 00	None.	108,991 31	do
None.	50,972 76	None.	None.	None.	269,133 76	do and Tornado.
None.	21,617 53	6,284 12	2,368 57	6,435 93	261,891 15	do
None.	57,546 72	7,349 52	6,289 80	None.	518,577 78	do
None.	4,780 98	8,945 10	1,722 91	None.	117,823 99	do
None.	6,249 17	None.	666 35	None.	157,865 52	do
None.	303,027 29	99,631 98	15,095 81	6,435 93	3,022,805 66	



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1907.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire).	Reserve of Unearned Premiums (Fire).	Liability under Life Branch.	Sundry	Total Liabilities in Canada.	c Excess of Assets over Liabilities. d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance.....	4,652 00	100,583 62	.....	None.	105,235 62	c 369,174 59	Fire.
Atlas.....	12,732 00	308,592 58	.....	None.	321,324 58	c 82,221 66	do
Caledonian.....	5,844 45	245,394 71	.....	5,057 40	256,296 56	c 64,649 39	do
Commercial Union.....	16,029 00	436,519 18	.....	679 09	453,227 27	c 54,518 24	do
Guardian.....	29,691 61	459,392 29	.....	None.	489,083 90	c 776,995 52	do
Law Union and Crown.....	7,851 92	107,592 86	.....	None.	115,444 78	c 4,594,178 78	do
Liverpool and London and Globe.....	81,755 75	856,622 13	104,141 25	500 00	1,043,019 13	c 2,144,363 72	do and Life.
London and Lancashire Fire.....	11,288 14	296,486 19	.....	None.	307,774 33	c 95,642 58	do
London Assurance.....	11,957 00	110,596 43	10,370 69	None.	132,924 12	c 62,800 94	do and Life.
North British.....	29,690 21	542,281 29	425,414 00	10,877 83	1,011,973 69	c 5,274,256 14	do and Life.
Northern.....	34,487 84	386,379 08	.....	None.	420,866 92	c 50,123 55	do
Norwich Union Fire.....	22,847 20	399,358 72	.....	None.	422,205 92	c 252,324 38	do
Phoenix, of London.....	96,899 01	592,487 64	.....	None.	689,386 65	c 43,892 96	do
Royal.....	96,545 00	888,392 16	453,574 00	None.	1,438,511 16	c 748,919 02	do and Life.
Scottish Union and National.....	9,546 94	194,806 48	.....	None.	204,353 42	c 414,925 89	do
Sun Insurance Office.....	15,768 46	267,959 00	.....	None.	283,727 46	c 156,426 75	do
Union Assurance.....	56,584 37	345,437 40	.....	None.	402,021 77	c 133,119 11	do
Yorkshire Fire and Life.....	4,890 39	79,995 14	.....	None.	84,885 53	c 413,963 23	do
Total.....	549,061 29	6,618,876 90	993,499 94	17,114 32	8,182,262 81	c 15,732,496 45	



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TABLE IV. —Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, during the Year 1907 — *Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (Fire, Inland Marine, &c.).	Reserve of Unearned Premiums (Fire, Inland Marine, &c.).	Liabilities under Life Branch.	Sundry		Total Liabilities in Canada.	Excess of Assets over Liabilities. — The Reverse.	Nature of Business.
				\$	cts.			
Aetna Insurance Co. . . . .	\$ 9,613 20	\$ 168,102 87		None.		\$ 177,716 07	\$ 9,372 33	Fire and Inland Marine.
Connecticut Fire. . . . .	11,784 62	92,105 63		None.		103,890 25	15,175 73	do
German-American. . . . .	12,440 00	101,966 01		3,395 48		117,801 49	36,545 07	do
Hartford. . . . .	35,053 22	416,266 13		None.		451,319 35	76,918 55	do
Home Fire. . . . .	24,372 71	213,503 34		None.		237,876 05	80,593 46	do
Insurance Company of North America. . . . .	5,561 22	215,900 55		None.		221,461 77	59,852 03	do and Inland Marine.
Lumber Insurance Co. . . . .	125 00	30,974 76		None.		31,099 76	77,891 55	do
Phoenix, of Brooklyn. . . . .	15,443 75	192,718 14		None.		208,161 89	60,971 87	do and Tornado.
Phoenix, of Hartford. . . . .	5,655 21	133,610 93		None.		139,266 14	122,625 01	do
Queen, of America . . . . .	44,260 00	416,462 36		317 85		461,040 21	57,537 57	do
Rochester German. . . . .	4,466 60	36,090 89		None.		40,557 49	77,266 50	do
St. Paul Fire and Marine. . . . .	1,361 45	7,620 48		None.		8,981 93	148,883 59	do
Totals. . . . .	170,136 98	2,025,322 09		3,713 33		2,199,172 40	823,633 26	



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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing  
British and American  
CANADIAN COMPANIES—INCOME

INCOME (CASH).					
COMPANIES.	Net cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock &c., not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	86,323 76	22,147 79	409 47	108,881 02	None.
Anglo-American.....	282,713 58	14,897 17	None.	297,610 75	320 00
British America.....	2,478,085 67	47,150 49	4,610 31	2,529,846 47	1,508 41
Canadian Fire.....	256,874 94	25,716 14	None.	282,591 08	None.
Central Canada Manufacturers.....	3,852 44	None.	None.	3,852 44	18,897 05
Dominion Fire.....	79,697 84	1,291 44	1,730 00	82,719 28	117,114 40
Eastern Canada Manufacturers.....	3,852 45	63 47	None.	3,915 92	18,897 07
Equity Fire.....	247,260 28	5,985 71	None.	253,245 99	2,787 00
London Mutual.....	403,711 67	13,500 57	802 52	418,014 76	None.
Manitoba Assurance Co.....	150,163 59	10,159 14	None.	160,322 73	None.
Mercantile Fire.....	158,698 68	8,494 47	None.	167,193 15	None.
Montreal-Canada Fire.....	284,264 15	9,267 65	571 43	294,103 23	17 50
Nova Scotia Fire.....	51,128 59	10,416 80	245 50	61,790 89	None.
Ontario Fire.....	250,067 63	2,351 48	None.	252,419 11	80,000 00
Ottawa Fire.....	4,543 62	9,960 75	None.	14,504 37	25,000 00
Quebec Fire.....	149,137 59	8,242 26	5,426 92	162,806 77	None.
Richmond and Drummond.....	92,539 30	2,236 10	97 49	94,872 89	8,750 00
*Rimouski.....	214,940 70	7,018 59	1,503 75	223,463 04	37,507 50
Sovereign Fire.....	90,584 55	7,662 03	42,800 00	141,046 58	123,265 00
Western.....	3,306,600 42	63,667 32	69,251 55	3,439,519 29	3,205 00
Totals.....	8,595,041 45	270,229 37	127,448 94	8,992,719 76	437,268 93

BRITISH

Alliance.....	130,804 77	None.	10,747 76	141,552 53	
Atlas.....	430,959 75	12,419 15	None.	443,378 90	
Caledonian.....	325,678 48	11,046 49	None.	336,724 97	
Commercial Union.....	602,267 54	16,635 27	None.	618,902 81	
Guardian.....	692,932 13	23,006 12	16,089 61	732,027 86	
Law Union and Crown.....	143,074 51	228,689 12	1,886 94	373,650 57	
Liverpool and London and Globe.....	1,210,725 30	104,598 50	18,561 56	1,333,885 36	
London and Lancashire Fire.....	414,612 67	9,824 37	None.	424,437 04	
London Assurance.....	140,744 23	6,680 00	None.	147,424 23	
North British.....	736,273 89	257,395 89	7,060 07	1,000,729 85	
Northern.....	572,650 06	202 73	None.	572,852 79	
Norwich Union Fire.....	575,861 71	17,395 74	2,577 76	595,835 21	
Phoenix, of London.....	858,883 74	21,137 52	None.	880,021 26	
Royal.....	1,225,487 79	44,170 75	13,513 49	1,283,172 03	
Scottish Union and National.....	264,151 00	108,288 56	None.	372,439 56	
Sun Insurance Office.....	378,766 90	492 90	2,431 52	381,691 32	
Union Assurance Society.....	461,508 99	10,227 09	None.	471,736 08	
Yorkshire Fire and Life.....	137,523 32	None.	None.	137,523 32	
Totals.....	9,302,906 78	872,210 20	72,868 71	10,247,985 69	

AMERICAN

Ætna Insurance Co.....	256,808 94	6,981 70	None.	263,790 64	
Connecticut Fire.....	146,354 54	3,500 00	None.	149,854 54	
German-American.....	173,898 30	4,287 98	None.	178,186 28	
Hartford Fire.....	655,509 91	20,587 95	None.	676,097 86	
Home Fire.....	354,095 47	9,825 00	None.	363,920 47	
Insurance Co. of North America.....	353,475 99	8,735 33	None.	362,211 32	
Lumber Insurance Co., of New York.....	60,771 69	1,750 00	None.	62,521 69	
Phenix, of Brooklyn.....	312,466 93	5,533 74	None.	318,000 67	
Phoenix, of Hartford.....	183,791 78	10,476 90	None.	194,268 68	
Queen, of America.....	593,834 05	18,569 53	None.	612,403 58	
Rochester German.....	64,853 41	4,225 00	None.	69,078 41	
St. Paul Fire and Marine.....	8,218 30	3,220 00	None.	11,438 30	
Totals.....	3,164,079 31	97,693 13	None.	3,261,772 44	

\* Income and expenditure for 16 months.



## SESSIONAL PAPER No. 9

Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of Companies in those Branches.

AND EXPENDITURE, 1907.

## EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<sup>e</sup> Excess of Premiums over Losses paid <sub>d</sub> The Reverse.	<sup>e</sup> Excess of Income over Expenditure. <sub>d</sub> The Reverse.	Nature Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
27,231 12	23,082 89	18,000 00	68,314 01 <sup>e</sup>	59,092 64 <sup>e</sup>	40,567 01	Fire.
169,882 75	100,832 11	5,404 19	276,119 05 <sup>e</sup>	112,830 83 <sup>e</sup>	21,491 70	"
1,849,991 14	868,270 23	None.	2,718,261 37 <sup>e</sup>	628,094 53 <sup>d</sup>	188,414 90	Fire, Inland and Ocean.
93,489 77	76,671 82	25,000 00	195,161 59 <sup>e</sup>	163,385 17 <sup>e</sup>	87,429 49	Fire.
3,591 02	5,191 12	None.	8,782 14 <sup>e</sup>	261 42 <sup>d</sup>	4,929 70	"
20,192 77	105,841 46	None.	126,034 23 <sup>e</sup>	59,505 07 <sup>d</sup>	43,314 95	"
3,591 02	4,633 42	None.	8,224 44 <sup>e</sup>	261 43 <sup>d</sup>	4,308 52	"
151,628 06	101,877 12	8,080 80	261,585 98 <sup>e</sup>	95,632 22 <sup>d</sup>	8,339 99	"
231,152 58	135,548 03	None.	366,700 61 <sup>e</sup>	172,559 09 <sup>e</sup>	51,314 15	"
63,898 75	43,779 07	None.	107,677 82 <sup>e</sup>	86,264 84 <sup>e</sup>	52,644 91	"
50,467 54	44,242 26	None.	94,709 80 <sup>e</sup>	108,231 14 <sup>e</sup>	72,483 35	"
200,181 48	127,339 06	None.	327,520 54 <sup>e</sup>	84,082 67 <sup>d</sup>	33,417 31	"
16,543 37	15,199 63	5,040 00	36,783 00 <sup>e</sup>	34,585 22 <sup>e</sup>	25,007 89	"
69,488 59	116,456 85	None.	185,945 44 <sup>e</sup>	180,579 04 <sup>e</sup>	66,473 67	"
96,473 05	21,226 75	33,125 00	150,824 80 <sup>d</sup>	91,929 43 <sup>d</sup>	136,320 43	"
39,692 14	42,971 35	None.	82,663 49 <sup>e</sup>	109,445 45 <sup>e</sup>	80,143 28	"
36,144 33	39,928 54	None.	76,072 87 <sup>e</sup>	56,394 97 <sup>e</sup>	18,800 02	"
119,538 39	74,579 35	None.	194,117 74 <sup>e</sup>	95,402 31 <sup>e</sup>	29,345 30	"
32,746 49	76,941 00	None.	109,687 49 <sup>e</sup>	57,838 06 <sup>e</sup>	31,359 09	"
2,619,034 73	1,128,236 86	None.	3,747,271 59 <sup>e</sup>	687,565 69 <sup>d</sup>	307,752 30	Fire, Inland, Ocean and Inland Transportation.
5,894,959 09	3,152,848 92	94,649 99	9,142,458 00 <sup>e</sup>	2,700,082 36 <sup>d</sup>	149,738 24	

## COMPANIES.

82,537 15	45,212 79	127,749 94 <sup>e</sup>	48,267 62 <sup>e</sup>	13,802 59	Fire.
236,995 98	131,942 70	368,938 68 <sup>e</sup>	193,963 77 <sup>e</sup>	74,440 22	"
170,688 68	91,556 44	262,245 12 <sup>e</sup>	154,989 80 <sup>e</sup>	74,479 85	"
288,982 16	175,479 45	464,461 61 <sup>e</sup>	313,285 38 <sup>e</sup>	154,441 20	"
367,923 07	197,324 44	565,247 51 <sup>e</sup>	325,009 06 <sup>e</sup>	166,780 35	"
68,826 44	42,900 47	111,726 91 <sup>e</sup>	74,248 07 <sup>e</sup>	261,923 66	"
770,661 72	332,222 95	1,102,884 67 <sup>e</sup>	440,063 58 <sup>e</sup>	231,000 69	"
168,437 60	129,252 82	297,690 42 <sup>e</sup>	246,175 07 <sup>e</sup>	126,746 62	"
68,346 80	48,040 08	116,386 88 <sup>e</sup>	72,397 43 <sup>e</sup>	31,037 35	"
451,604 77	203,236 06	654,840 83 <sup>e</sup>	284,669 12 <sup>e</sup>	345,889 02	"
340,211 08	145,851 20	486,062 28 <sup>e</sup>	232,438 98 <sup>e</sup>	86,790 51	"
259,774 30	180,240 17	440,014 47 <sup>e</sup>	316,087 41 <sup>e</sup>	155,820 74	"
396,419 13	251,781 54	648,200 67 <sup>e</sup>	462,464 61 <sup>e</sup>	231,820 59	"
760,499 78	346,935 20	1,107,434 98 <sup>e</sup>	464,988 01 <sup>e</sup>	175,737 05	"
92,755 22	66,394 29	159,149 51 <sup>e</sup>	171,395 78 <sup>e</sup>	213,290 05	"
218,611 48	116,009 46	334,620 94 <sup>e</sup>	160,155 42 <sup>e</sup>	47,070 38	"
272,660 97	134,489 02	407,149 99 <sup>e</sup>	188,848 02 <sup>e</sup>	64,586 09	"
58,048 51	47,768 27	105,816 78 <sup>e</sup>	79,474 81 <sup>e</sup>	31,706 54	"
5,073,984 84	2,686,637 35	7,760,622 19 <sup>e</sup>	4,228,921 94 <sup>e</sup>	2,487,363 50	

## COMPANIES.

89,296 51	62,907 79	152,204 30 <sup>e</sup>	167,512 43 <sup>e</sup>	111,586 34	Fire and Inland Marine.
69,302 02	35,229 01	104,531 03 <sup>e</sup>	77,052 52 <sup>e</sup>	45,323 51	Fire.
81,223 06	40,001 08	121,224 14 <sup>e</sup>	92,675 24 <sup>e</sup>	56,962 14	"
307,851 88	190,699 52	498,551 40 <sup>e</sup>	347,658 03 <sup>e</sup>	177,546 46	"
212,115 85	82,346 33	294,462 18 <sup>e</sup>	141,979 62 <sup>e</sup>	69,458 29	"
175,255 21	109,491 24	284,746 45 <sup>e</sup>	178,220 78 <sup>e</sup>	77,464 87	Fire and Inland Marine.
15,027 62	15,706 13	30,733 75 <sup>e</sup>	45,744 07 <sup>e</sup>	31,787 94	Fire.
185,350 85	79,277 96	264,628 81 <sup>e</sup>	127,116 08 <sup>e</sup>	53,371 86	Fire and Tornado.
69,242 50	58,495 23	127,737 73 <sup>e</sup>	114,549 28 <sup>e</sup>	66,530 95	Fire.
324,017 69	178,440 09	502,457 78 <sup>e</sup>	269,816 36 <sup>e</sup>	109,945 80	"
54,677 68	16,592 29	71,269 97 <sup>e</sup>	10,175 73 <sup>d</sup>	2,191 56	"
None.	4,268 20	4,268 20 <sup>e</sup>	8,218 30 <sup>e</sup>	7,170 10	"
1,583,360 87	873,454 87	2,456,815 74 <sup>e</sup>	1,580,718 44 <sup>e</sup>	804,956 70	



TABLE VI. Showing the rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1907, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$	cts.	\$	\$	cts.
Acadia Fire.....	Fire.....	31.55	26.74	20.85	62.74	6,769,725	99,097 06	1.46	6,261,389	507,671 24	8.11
Anglo-American.....	Fire.....	60.09	35.67	1.91	92.78	33,378,559	519,775 60	1.56	28,795,095	399,896 70	1.39
British America.....	Fire, Inland Marine and Ocean.....	74.65	35.04	0.00	107.45	386,697,605	3,322,119 04	0.86	297,486,369	2,072,554 35	0.70
Canadian Fire.....	Fire.....	36.40	29.85	9.73	69.06	20,539,816	366,818 65	1.79	23,862,677	668,569 48	2.80
Central Canada Manufacturers.....	"	93.21	134.75	0.00	227.96	822,045	9,793 26	1.19	579,485	76,457 36	13.19
Dominion Fire.....	"	25.34	132.80	0.00	152.36	9,253,886	137,796 60	1.49	6,048,708	105,101 55	1.74
Eastern Canada Manufacturers.....	"	93.21	120.27	0.00	210.03	547,845	6,718 85	1.23	579,100	82,954 88	14.32
Equity Fire.....	"	61.32	41.20	3.27	103.29	24,296,481	377,095 52	1.55	22,457,025	209,519 02	0.93
London Mutual.....	"	57.26	33.58	0.00	87.72	52,097,937	786,942 38	1.51	68,689,739	616,270 66	0.90
Manitoba Assurance Co.....	"	42.55	29.15	0.00	67.16	21,993,407	363,523 12	1.65	19,119,594	325,173 16	1.70
Mercantile Fire.....	"	31.80	27.88	0.00	56.65	13,088,745	195,987 73	1.50	15,862,935	304,152 49	1.92
Montreal-Canada Fire.....	"	70.42	44.80	0.00	111.36	29,434,216	462,718 96	1.57	32,682,212	373,846 86	1.14
Nova Scotia Fire.....	"	32.36	29.73	9.86	59.53	5,252,543	72,954 84	1.39	5,280,991	174,502 23	3.30
Ontario Fire.....	"	27.79	46.57	0.00	73.67	12,005,267	201,804 35	1.68	21,035,021	215,929 38	1.03
Ottawa Fire.....	"	26.61	28.81	0.00	50.77	13,711,339	232,628 22	1.70	1,186,392	201,193 71	16.96
Quebec Fire.....	"	39.06	43.15	0.00	80.18	12,478,854	172,654 15	1.38	15,433,782	349,930 01	2.27
Richmond and Drummond.....	"	55.61	34.70	0.00	86.87	7,368,880	152,284 46	2.07	4,622,657	116,504 15	2.52
Rimouski.....	"	36.15	84.94	0.00	77.77	3,967,414	70,929 96	1.79	22,208,617	417,200 99	1.88
Sovereign Fire.....	"	79.21	34.12	0.00	108.95	10,126,755	144,256 46	1.42	6,252,779	291,921 64	4.67
Western.....	Fire, Inland Marine and Ocean.....	68.58	36.68	1.10	101.67	578,170,792	5,092,523 79	0.88	394,139,270	3,223,466 29	0.82
Totals.....						1,242,002,111	12,788,423 00	1.03	992,583,837	10,732,816 15	1.08



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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1907, also the Rates of Premiums charged per cent of Amounts insured.

	Name of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.	Fire	63.10	34.57	97.66	14,435,645	150,528 86	1.04
Atlas.	"	54.99	30.62	85.61	32,216,547	493,941 82	1.53
Caledonian.	"	52.41	28.11	80.52	28,388,291	382,827 07	1.35
Commercial Union.	"	47.98	29.14	77.12	49,482,022	735,669 37	1.49
Guardian.	"	53.10	28.48	81.57	50,930,941	802,752 30	1.58
Law Union and Crown.	"	48.11	29.98	78.09	10,297,308	159,815 32	1.55
Liverpool and London and Globe.	"	63.65	27.44	91.09	96,577,583	1,491,195 37	1.54
London and Lancashire Fire.	"	40.63	31.17	71.80	37,158,978	503,070 83	1.35
London Assurance.	"	48.56	34.13	82.69	14,389,233	190,919 48	1.33
North British.	"	61.31	27.60	88.94	60,379,279	800,370 16	1.12
Northern.	"	59.41	25.47	84.88	41,897,397	639,269 10	1.53
Norwich Union Fire.	"	45.12	31.30	76.41	43,529,004	665,283 75	1.53
Phoenix, of London.	"	46.16	29.31	75.47	65,125,760	1,064,817 60	1.63
Royal.	"	62.06	28.31	90.37	101,561,085	1,450,117 59	1.43
Scottish Union and National.	"	35.11	25.13	60.25	22,255,205	309,060 84	1.39
Sun Insurance Office.	"	57.72	30.63	88.34	29,011,334	437,825 19	1.51
Union Assurance	"	59.08	29.14	88.22	38,256,779	600,208 33	1.57
Yorkshire Fire and Life	"	42.21	34.73	76.94	11,260,373	149,863 29	1.33
Totals.		54.54	28.88	83.42	747,152,764	11,087,536 27	1.48
<i>American Companies.</i>							
Ætna Insurance Company.	Fire and Inland Marine.	34.77	24.50	59.27	20,434,936	287,815 11	1.41
Connecticut Fire.	Fire	47.35	24.07	71.42	9,582,198	164,905 04	1.72
German-American.	"	46.71	23.00	69.71	14,453,919	220,456 27	1.53
Hartford Fire.	"	46.96	29.09	76.06	18,996,157	768,040 61	1.57
Home Fire.	"	59.90	23.26	83.16	27,918,945	445,787 95	1.49
Insurance Company of North America.	Fire and Inland Marine.	49.58	30.98	80.56	29,306,208	395,919 00	1.35
Lumber Insurance Company of New York.	Fire	24.73	25.84	50.57	3,109,293	75,792 17	2.44
Phoenix, of Brooklyn.	Fire and Tornado	59.32	25.37	84.69	22,832,444	366,896 80	1.61
Phoenix, of Hartford.	Fire	37.67	31.83	69.50	16,548,900	244,508 14	1.48
Queen, of America.	"	54.56	30.05	84.61	44,668,576	719,660 73	1.61
Rochester German.	"	84.31	25.58	109.89	5,330,989	82,411 79	1.55
St. Paul Fire and Marine.	"	00.00	51.94	51.94	1,060,187	15,684 44	1.48
Totals.		50.04	27.61	77.65	244,242,752	3,757,878 05	1.54







ABSTRACT OF STATEMENTS  
OF  
Life, Accident, Guarantee, Plate Glass  
AND  
OTHER INSURANCE COMPANIES  
IN  
CANADA  
FOR THE YEAR 1907



ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1907.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments).	Unsettled Claims.		Date of Returns.
									Not Resisted.	Resisted.	
Canadian Companies.											
	\$		\$		\$		\$	\$	\$	\$	Dec. 31, 1907.
Annuity Company of Canada.	7,312			61	83,639,747	688	1,458,128	1,487,565	133,415	None.	"
Canada Life (Canadian business).	2,349,414	2,308	5,053,813	40,923	403,770	2	500	1,500	None.	None.	"
Canadian Guardian Life.	13,890	155	70,250	526	43,764,593	448	665,641	686,082	52,950	None.	"
Confederation (Canadian business).	1,423,182	1,995	3,309,821	29,426	4,946,284	23	24,900	27,350	5,000	None.	"
Continental Life.	161,342	398	544,497	4,268	4,185,353	13	28,000	30,834	2,000	None.	"
Crown Life.	160,400	540	735,250	2,790	7,298,070	27	47,515	39,708	None.	None.	"
Dominion Life.	233,083	597	857,598	5,413	10,707,341	16	62,172	63,457	10,000	None.	"
Excelsior. { Ordinary.	317,765	1,564	2,136,381	8,617	108,718	6	583	416	293	None.	"
Excelsior. { Monthly.	4,845	98	8,438	888	18,527,618	118	189,074	184,119	34,095	2,000	"
Federal.	625,939	1,404	1,997,713	13,367	32,469,188	106	154,195	148,896	26,091	12,016	"
Great-West (Canadian business).	1,080,912	3,220	8,307,957	20,355	5,345,394	41	50,398	54,216	1,000	None.	"
Home Life.	193,154	455	670,976	4,341	18,945,739	49	120,503	120,717	6,000	1,000	"
Imperial Life (Canadian business).	725,224	1,330	2,465,117	10,973	5,553,086	45	28,190	31,511	3,085	None.	"
London Life. { Ordinary.	188,080	739	746,400	5,614	5,587,117	827	71,394	64,775	1,466	None.	"
London Life. { Industrial.	285,180	19,914	1,991,335	65,084	36,617,664	263	378,948	354,442	52,816	None.	"
Manufacturers (Canadian business).	1,216,104	2,693	4,367,472	26,663	535,766	None.	None.	None.	None.	None.	"
Monarch Life.	10,415	121	271,000	228	50,264,223	318	485,907	494,047	41,043	None.	"
Mutual Life of Canada (Canadian business).	1,720,771	3,562	6,351,382	32,942	6,191,881	18	26,000	23,250	4,000	None.	"
National Life of Canada.	188,595	971	1,845,847	4,076	34,809,608	212	306,818	295,848	39,340	None.	"
North American (Canadian business).	1,286,846	2,121	3,353,030	24,460	5,459,081	28	32,500	30,221	1,000	None.	"
Northern Life.	178,245	610	776,992	4,546	4,537,076	30	36,961	33,375	6,000	None.	"
Royal Victoria.	144,409	548	885,250	3,670	2,516,449	5	17,500	14,695	1,750	3,750	"
Sovereign Life.	102,122	386	806,702	1,189	1,384,917	5	5,000	5,000	None.	None.	"
Subsidiary High Court of the Ancient Order of Foresters.	30,841	259	36,650	1,511	54,506,103	523	773,838	724,775	129,001	None.	"
Sun Life (Canadian business) { General.	1,967,607	4,568	6,849,341	37,452	1,122,481	97	13,431	11,802	301	None.	"
Sun Life (Canadian business) { Thrift.	49,991	657	98,234	8,187	1,672,784	14	9,520	9,519	850	150	"
Union Life. { General.	45,528	1,112	679,712	2,400	9,473,673	612	49,232	48,459	3,132	None.	"
Union Life. { Industrial.	255,654	50,598	7,375,908	65,500							"
Totals for 1907.	14,966,850	102,923	62,593,066	425,503	450,573,721	4,594	5,036,848	4,986,579	551,628	18,916	"
" 1906.	14,093,056	103,085	62,450,253	395,464	420,864,847	4,144	4,564,250	4,518,119	564,071	40,168	"
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i>	162 <i>i</i>	142,813 <i>i</i>	30,039 <i>i</i>	29,708,877 <i>i</i>	450 <i>i</i>	472,598 <i>i</i>	468,460 <i>d</i>	9,443 <i>d</i>	21,252 <i>i</i>	"
British Companies.											
Commercial Union.	24,184	7	37,000	209	683,399	11	44,381	41,839	3,897	None.	Dec. 31, 1907.
*Edinburgh Life.	1,753	None.	None.	47	98,093	7	10,821	10,821	None.	None.	"
*Life Association of Scotland.	18,565	None.	None.	483	1,019,185	12	82,000	87,425	11,291	None.	April 5, 1907.
Liverpool and London and Globe.	3,875	2	973	89	149,797	1	2,000	5,562	1,000	None.	Dec. 31, 1907.
London and Lancashire Life.	381,132	341	828,425	6,344	11,171,074	127	221,378	217,235	36,893	5,000	"
*London Assurance.	146	None.	None.	5	20,193	None.	None.	None.	None.	None.	"



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North British and Mercantile.....	16,176	8	13,610	297	743,030	20	51,257	45,931	8,315	None.
Norwich Union Life.....	2,703	None.	None.	121	128,434	8	24,125	21,152	None.	None.
Pelican and British Empire.....	203,809	81	334,890	2,303	6,065,733	84	179,659	183,199	17,945	None.
Royal.....	64,143	217	427,500	894	2,020,010	10	23,913	28,718	None.	None.
*Scottish Amicable.....	2,593	None.	None.	61	168,576	2	1,998	3,218	None.	None.
*Scottish Provident.....	857	None.	None.	31	92,437	2	4,988	4,988	None.	None.
Standard.....	832,624	841	1,846,345	11,809	23,610,618	292	648,925	610,526	87,682	None.
Star.....	15,391	9	13,000	256	373,610	14	34,025	33,112	None.	None.
Totals for 1907.....	1,567,951	1,506	3,501,743	22,919	46,344,219	620	1,329,500	1,296,756	167,023	5,000
" 1906.....	1,583,861	1,962	4,472,426	22,911	45,656,151	556	1,251,022	1,295,972	162,910	5,000
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>d</i> 15,910 <i>d</i>	456 <i>d</i>	970,683 <i>i</i>	38 <i>i</i>	688,068 <i>i</i>	64 <i>i</i>	78,478 <i>i</i>	784 <i>i</i>	4,083 <i>i</i>	.....
<i>American Companies.</i>										
Aetna Life.....	649,096	915	1,837,943	12,483	18,337,436	473	615,017	621,550	28,281	6,000
*Connecticut Mutual.....	26,415	None.	None.	618	1,129,658	44	59,114	59,663	5,341	None.
Equitable.....	722,040	261	675,250	10,177	20,371,328	188	480,355	417,846	42,636	None.
Germania.....	5,164	17	25,523	131	219,288	1	860	None.	860	None.
Metropolitan .. { General.....	582,928	6,367	5,189,887	18,191	14,892,971	110	81,956	81,006	4,450	None.
Industrial.....	1,147,003	86,747	11,030,992	280,671	33,218,513	3,311	218,787	217,925	890	158
Mutual Life of New York.....	1,014,173	343	926,409	14,813	28,745,757	298	873,413	875,115	44,524	None.
*Mutual Reserve Life.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*National Life.....	560	None.	None.	73	57,207	6	6,273	6,273	335	None.
New York Life.....	1,612,644	2,054	3,910,085	27,334	47,238,860	322	840,634	869,378	18,616	1,024
*Northwestern Mutual.....	4,132	None.	None.	175	203,736	9	11,112	15,612	None.	None.
*Phoenix Mutual.....	15,474	None.	None.	486	456,349	21	28,670	28,670	332	None.
Provident Savings.....	130,695	56	69,500	2,002	3,679,235	31	64,548	63,686	4,306	None.
State Life.....	39,310	6	41,335	174	1,039,456	1	5,800	None.	5,800	None.
Travelers.....	353,974	365	1,027,482	4,022	10,189,823	65	95,919	94,410	7,520	10,000
Union Mutual.....	224,752	157	291,302	4,771	7,126,345	88	167,944	151,087	24,708	None.
United States.....	51,915	17	56,715	817	1,581,485	19	41,500	40,259	11,000	None.
Totals for 1907.....	6,610,275	97,305	25,082,423	376,998	188,487,447	4,987	3,594,932	3,572,480	199,629	17,182
" 1906.....	6,687,539	93,701	28,090,526	349,315	189,740,102	4,621	3,066,504	3,011,536	396,884	50
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>d</i> 84,841 <i>i</i>	3,604 <i>d</i>	3,008,103 <i>i</i>	27,683 <i>d</i>	252,655 <i>i</i>	366 <i>i</i>	528,428 <i>i</i>	527,914 <i>d</i>	197,255 <i>i</i>	17,132 <i>i</i>

RECAPITULATION.

Canadian Companies.....	14,966,850	102,923	62,593,066	425,503	450,573,724	4,594	5,036,848	4,986,579	554,628	18,916
British Companies.....	1,567,951	1,506	3,501,743	22,919	46,344,219	620	1,329,500	1,296,756	167,023	5,000
American Companies.....	6,610,275	97,305	25,082,423	376,998	188,487,447	4,987	3,594,932	3,572,480	199,629	17,182
Grand totals for 1907.....	23,145,076	201,734	91,177,232	825,450	685,405,390	10,201	9,961,280	9,855,815	921,280	41,098
" 1906.....	22,361,456	198,748	95,013,205	767,690	656,261,100	9,321	8,881,776	8,858,627	1,123,895	45,218
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i> 780,620 <i>i</i>	2,986 <i>d</i>	3,835,973 <i>i</i>	57,760 <i>i</i>	29,144,290 <i>i</i>	880 <i>i</i>	1,079,504 <i>i</i>	997,188 <i>d</i>	202,615 <i>d</i>	4,120 <i>d</i>

\* These companies have ceased doing new business in Canada.

+ This company is in liquidation and no statement of its business for 1907 has been received.



Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1907.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$	\$
In Canada.....	2,349,414	2,308	5,053,813	40,923	83,639,747	688	1,458,128	1,487,565	133,415	None.
In other countries.....	1,193,247	2,326	5,437,519	14,289	32,154,188	106	297,900	249,813	43,699	None.
Totals.....	3,542,661	4,634	10,491,332	55,212	115,793,935	794	1,756,028	1,737,378	177,114	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	1,423,182	1,995	3,309,821	29,426	43,764,593	448	665,641	686,082	52,950	None.
In other countries.....	157,129	538	1,184,340	1,710	3,871,242	22	60,521	41,873	24,500	None.
Totals.....	1,580,311	2,533	4,494,161	31,136	47,635,835	470	726,162	727,955	77,450	None.

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada.....	1,080,912	3,220	8,307,957	20,355	32,469,188	106	154,195	148,896	26,091	12,016
In other countries.....	6,668	180	264,044	222	352,044	None.	None.	None.	None.	1,009
Totals.....	1,087,580	3,400	8,572,001	20,577	32,821,232	106	154,195	148,896	26,091	13,025

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada.....	725,224	1,330	2,465,117	10,973	18,945,739	49	120,503	120,717	6,000	1,000
In other countries.....	47,886	153	241,900	700	994,508	4	3,900	3,900	None.	None.
Totals.....	773,110	1,483	2,707,017	11,673	19,940,247	53	124,403	124,617	6,000	1,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	1,216,104	2,693	4,367,472	26,663	36,617,664	263	378,948	354,442	52,816	None.
In other countries.....	798,333	1,879	3,432,611	8,388	13,745,497	97	165,078	154,941	86,587	None.
Totals.....	2,014,437	4,572	7,800,083	35,051	50,363,161	360	544,026	509,383	139,403	None.



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MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,720,771	3,562	6,351,382	32,942	50,264,223	348	485,907	494,047	41,043	None.
In other countries.....	12,271	12	42,000	198	375,000	3	2,515	2,515	None.	None.
Totals.....	1,733,042	3,574	6,393,382	33,140	50,639,223	351	488,422	496,562	41,043	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,286,846	2,121	3,353,030	24,460	34,809,608	212	306,818	295,848	39,340	None.
In other countries.....	142,993	358	549,895	2,498	3,884,288	21	37,000	31,000	7,000	None.
Totals.....	1,429,839	2,479	3,902,925	26,958	38,693,896	233	343,818	326,848	46,340	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	2,017,598	5,225	6,947,575	45,639	55,628,584	620	787,269	736,577	129,302	None.
In other countries.....	2,901,024	7,204	10,932,218	37,762	55,379,127	547	809,252	737,416	261,233	2,600
Totals.....	4,918,622	12,429	17,879,793	83,401	111,007,711	1,167	1,596,521	1,473,993	390,535	2,600



\*CANADIAN Life Companies—Assets, 1907.

Companies.	Real Estate.		Loans on Real Estate.		Loans on Collaterals.		Cash Loans and Premium Obligations on Policies in Force.		Stocks, Bonds and Debentures.		Cash on hand and in banks.		Agents' Balances and Bills Receivable.		Interest and Rents Due and Accrued.		Out-standing and Deferred Premiums.		Other Assets.		Total Assets.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Annuity Co. of Canada	None.		None.		None.		None.		69,822	15	675	48	3,908	08	3,416	65	3,134	63	3,636	82	84,593	81
Canada Life.....	1,858,181	19	7,871,842	15	127,849	45	4,826,814	95	17,937,985	28	180,844	40	None.		481,016	37	710,877	46	None.		33,995,411	25
Canadian Guardian...	None.		None.		None.		1,002	00	54,000	00	582	85	1,428	60	408	00	3,254	43	1,250	00	61,925	88
Confederation.....	1,107,350	17	5,353,124	71	59,068	66	1,534,713	93	3,971,881	09	28,868	81	None.		276,688	39	417,567	58	4,194	08	12,753,457	42
Continental.....	396,991	21	116,610	68	None.		23,276	93	127,308	03	3,649	47	13,151	17	3,723	94	39,920	43	3,169	42	727,801	28
Crown Life.....	None.		59,380	00	None.		51,699	20	225,366	55	34,778	51	8,983	50	3,562	42	34,838	35	3,113	55	437,947	08
Dominion Life.....	2,250	00	1,076,427	42	16,225	00	75,379	65	161,009	90	1,070	65	1,038	81	40,688	50	49,039	28	2,207	55	1,409,111	76
Excelsior.....	90,000	00	971,847	64	None.		86,340	11	56,252	20	6,756	07	903	44	42,274	51	104,951	23	52,005	18	1,411,330	38
Federal.....	291,152	26	880,424	22	199,724	00	353,046	02	857,727	10	117,739	29	1,616	32	53,926	18	185,655	20	13,766	67	2,954,777	26
Great-West.....	None.		3,563,498	33	None.		392,638	46	242,431	01	8,097	21	895	31	130,911	95	167,047	55	20,038	17	4,525,557	99
Home Life.....	140,000	00	266,815	29	None.		136,478	28	184,300	62	81,961	95	5,709	72	14,923	14	28,740	82	4,209	04	863,138	86
Imperial Life.....	None.		2,193,007	59	140,100	00	252,111	85	903,044	17	129,121	53	None.		78,313	20	181,609	41	2,925	00	3,880,232	75
London Life.....	15,000	00	1,929,602	35	None.		108,957	55	140,458	15	63,609	57	None.		52,650	31	56,241	75	409	36	2,366,929	04
Manufacturers Life...	146,253	36	2,432,964	37	348,300	00	1,057,893	92	4,657,048	41	267,995	02	1,914	88	159,563	71	379,062	65	8,234	37	9,459,230	69
Monarch Life.....	None.		39,962	15	None.		100	00	57,582	13	14,753	61	4,925	55	3,014	84	7,623	65	21,124	36	149,086	29
Mutual Life of Canada	30,875	79	5,756,070	85	None.		1,432,665	08	3,593,965	84	281,999	48	None.		241,554	91	319,277	97	None.		11,656,409	92
National Life of Canada	114,778	13	680	00	None.		57,357	65	554,843	70	32,865	85	14,095	03	5,487	47	43,112	65	11,011	97	834,232	45
North American.....	125,013	24	1,707,330	81	396,250	27	852,528	04	4,959,807	76	176,139	90	None.		90,778	38	265,229	53	7,624	80	8,580,702	73
Northern Life.....	None.		584,905	95	13,558	00	44,701	74	90,225	98	66,760	70	13,858	97	11,215	44	57,771	29	3,823	91	886,821	98
Royal Victoria.....	None.		30,000	00	120,000	00	49,454	44	305,621	40	13,487	65	9,538	81	2,520	45	41,256	77	4,900	00	576,779	52
Sovereign Life.....	None.		None.		None.		31,047	35	413,360	70	10,366	78	15,821	36	4,586	15	23,296	76	2,692	36	501,171	46
Subsidiary High Court of A.O.F.....	None.		5,100	00	None.		2,470	00	94,820	39	12,845	61	None.		2,035	42	5,681	16	None.		122,952	58
Sun Life of Canada...	743,845	45	1,780,637	14	1,120,122	50	2,672,588	08	19,208,496	27	55,964	09	None.		296,798	48	571,503	14	38,640	00	26,488,595	15
Union Life.....	116,500	00	54,081	70	229	65	14,246	95	247,450	53	9,548	41	37,676	00	1,200	00	44,519	35	11,885	49	537,338	08
Totals.....	5,178,190	80	36,674,313	35	2,541,427	53	14,057,512	18	59,114,809	36	1,600,482	89	135,465	55	2,001,258	81	3,741,213	04	220,862	10	125,265,535	61

\*Among the assets of certain of the above companies are included bonus stocks, acquired in connection with bond purchases. In some instances a value has been assigned by the companies to these stocks, (such value being then included in the above figures); in other instances the stocks are not yet deemed to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.



CANADIAN Life Companies — Liabilities, &c., 1907.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on Hm. 3½ basis unless otherwise stated.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Annuity Co. of Canada.....	None.	7,780 54	10,889 24	18,669 78	65,924 03	93,905 35	Hm. 3½ previous to Jan. 1, 1900; Hm. 3 thereafter.
Canada Life.....	178,268 62	31,550,295 00	199,986 50	31,928,550 12	2,066,861 13	1,000,000 00	
Canadian Guardian Life Confederation.....	None. 77,449 51	34,098 00 11,529,465 00	2,722 20 100,907 48	36,820 20 11,707,821 99	25,105 68 1,045,635 43	76,770 00 100,000 00	Hm. 3½.
Continental.....	5,000 00	521,211 00	36,475 94	562,686 94	165,114 34	183,912 05	Hm. 4½ to Dec. 31, 1895; Hm. 3½ for 1896-9;
Crown Life.....	2,000 00	397,098 00	5,215 21	404,313 21	33,633 87	158,613 80	Hm. 3 thereafter.
Dominion Life.....	None.	1,157,185 76	21,852 68	1,179,038 44	230,073 32	100,000 00	Hm. 4.
Excelsior.....	10,293 00	1,273,300 13	24,241 77	1,307,834 90	103,495 48	75,000 00	Hm. 3½ for years 1890-94 inclusive, and for
Federal.....	36,095 00	2,705,577 00	22,037 00	2,763,709 00	191,068 26	130,000 00	issues since Dec. 31, 1899; Hm. 4½ for
Great-West.....	39,291 29	3,652,913 00	59,955 60	3,752,159 89	773,398 10	250,000 00	years 1895-99.
Home Life.....	1,000 00	718,046 63	6,393 74	725,440 37	137,698 49	217,980 00	*Hm. 4½ to Dec. 31, 1896; Hm. 4 for 1897-8-9; Hm. 3½ and 3 since Dec. 31, 1899.
Imperial Life.....	7,045 30	2,911,343 00	145,526 59	3,063,914 89	816,317 86	450,000 00	A. C. 4.
London Life.....	4,550 73	2,174,445 00	61,521 64	2,240,517 37	126,411 67	50,000 00	Hm. 3½. For Peoples Life policies issued
Manufacturers Life.....	141,270 19	8,257,709 00	55,756 18	8,454,735 37	1,004,495 32	300,000 00	prior to 1900, Hm. 4½.
Monarch Life.....	None.	11,124 16	12,819 48	23,943 64	125,142 65	87,271 14	Hm. 3½. For industrial, Act 4 to Jan. 1,
Mutual Life of Canada.....	41,043 45	10,019,563 89	92,082 90	10,152,690 24	1,503,719 68	None.	1900; since, Parr's (3) 3 p. c.
National Life of Canada.....	1,000 00	573,707 00	429 50	578,136 50	256,095 95	200,000 00	Act 4 to Jan. 1, 1900; Hm. 3½ for 1900-1-2;
North American.....	46,340 50	7,723,088 00	77,718 19	7,847,146 69	733,556 04	60,000 00	Hm. 3 thereafter.
Northern Life.....	1,000 00	587,219 57	None.	588,219 57	298,602 41	282,748 91	Hm. 4½.
Royal Victoria.....	7,000 00	556,387 61	1,348 50	564,736 11	12,043 41	200,000 00	Hm. 4½.
Sovereign Life.....	5,500 00	252,418 53	None.	257,918 53	243,252 93	243,902 76	Om. 3 for With Profit Policies; Om. 3½ for
Subsidiary High Court of A.O.F. Sun Life of Canada.....	None. 403,902 64	101,728 61 23,695,676 11	None. 237,131 98	101,728 61 24,336,710 73	21,223 97 2,151,884 42	None. 105,000 00	Non-profit. Hm. 4.
Union Life.....	4,132 30	358,360 00	71,591 40	434,083 70	103,254 38	100,000 00	Hm. 3½ to Dec. 31, 1902; Hm. 3 for subse- quent issues.
Total.....	1,015,182 53	110,769,740 54	1,246,603 72	113,031,526 79	12,234,008 82	4,465,104 01	Hm. 3½.

\* The Guaranteed Security business, forming nearly one-third of the total is valued upon the Hm. 4 and Hm. 3 p. c. basis.  
† The Home Life Association of Canada have a contract with the Peoples' Life Insurance Company under which the Peoples' Life insure a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies re-insured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of \$5,000 per annum and a per centage of 3½ per cent of the gross actual premiums collected by the Association in each year, the per centage, however, not to exceed \$7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.



TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1907.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	1,308,265 04	None.	15,967 22	206,200 66	156 81	250 00	12,438 49	3,776 63	None.	1,547,054 85
Edinburgh Life.....	None.	None.	None.	12,367 19	118,017 00	60,887 69	None.	176 78	35 30	None.	191,483 96
Life Association of Scotland.....	None.	15,347 72	None.	78,977 98	156,383 01	17,164 84	None.	1,866 46	4,778 26	None.	274,518 27
*Liverpool and London and Globe.											
London and Lancashire Life.....	210,000 00	1,259,383 65	None.	266,980 06	2,135,548 56	19,320 42	None.	45,791 27	92,263 44	7,508 03	4,036,795 37
*London Assurance.....											
*North British.....											
Norwich Union Life.....	None.	None.	None.	None.	171,818 86	574 32	None.	None.	None.	None.	172,393 18
Pelican and British Empire.....	158,000 00	1,467,661 05	None.	164,396 52	437,480 53	14,556 76	None.	35,801 86	38,379 04	13,406 67	2,329,682 43
*Royal.....											
Scottish Amicable.....	None.	None.	None.	15,462 66	148,993 02	None.	None.	None.	61 70	None.	164,517 38
Scottish Provident.....	None.	None.	None.	8,176 00	90,964 09	None.	None.	1,243 19	None.	None.	100,383 28
Standard.....	299,008 77	3,255,341 35	387,000 00	967,497 76	9,365,897 89	112,722 30	None.	15,845 75	138,127 17	436 19	14,541,877 18
Star.....	133,000 00	302,901 13	None.	11,215 37	673,392 59	13,461 85	655 75	5,571 30	1,347 66	None.	1,141,545 65
Total.....	800,008 77	7,608,899 94	387,000 00	1,541,040 70	13,504,696 21	238,844 99	905 75	118,735 10	278,769 20	21,350 89	24,500,251 55

\*These companies also do fire business. For their Assets and Total Liabilities in Canada, see pages 24 and 26.



TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for the Year 1907.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.....	None.	None.	None.	530,137 05	4,485,148 48	6,155 58	None.	27,744 42	68,604 37	None.	5,117,789 90
Connecticut Mutual.....	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable .....	None.	None.	None.	713,798 34	7,805,256 21	46,479 82	None.	None.	76,700 00	None.	8,642,234 37
Germania.....	None.	None.	None.	8,204 00	166,927 23	None.	None.	2,932 32	683 14	None.	178,746 69
Metropolitan Life.....	55,524 11	13,000 00	None.	138,032 90	3,795,492 69	None.	None.	47,996 40	141,232 15	None.	4,191,278 25
Mutual Life of New York.....	None.	None.	None.	1,115,828 98	6,888,560 07	25,252 65	None.	None.	102,085 13	None.	8,131,726 83
Mutual Reserve.....											
National Life of United States....	None.	None.	None.	None.	83,875 00	None.	None.	None.	75 92	None.	83,950 92
New York Life.....	349,497 63	None.	None.	1,681,941 38	7,973,488 73	261,981 39	867 98	105,556 61	131,673 77	None.	10,505,007 49
North-western.....	None.	None.	None.	2,420 00	126,000 00	None.	None.	None.	165 53	None.	128,585 53
Phoenix Mutual.....	None.	None.	None.	None.	131,265 60	None.	None.	None.	353 34	None.	131,618 94
Provident Savings.....	None.	None.	None.	73,098 50	388,645 73	23,732 37	1,004 87	6,224 56	16,211 00	None.	508,917 03
State Life.....	None.	None.	None.	7,658 25	81,100 00	1,690 42	477 66	462 50	1,523 02	None.	92,911 85
Travelers.....	20,000 00	916,856 36	None.	285,828 00	1,604,372 51	49,302 36	None.	37,269 60	44,710 68	None.	2,958,339 51
Union Mutual.....	None.	None.	None.	62,782 80	1,192,773 52	10,232 89	None.	7,287 79	36,694 00	None.	1,309,771 00
United States.....	None.	None.	None.	35,475 78	253,382 76	None.	None.	1,218 75	7,237 95	None.	297,315 24
Total.....	425,021 74	929,856 36	None.	4,655,205 98	35,087,788 53	424,827 48	2,350 51	236,692 95	627,950 00	None.	42,389,693 55



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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1907.

LIABILITIES IN CANADA, 1907.

	Unsettled Claims.	Net Reinsurance. Reserve.	Sundry.	Total Liabilities, including Reserve.	<sup>e</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	3,897 22	207,500 06	None.	211,397 28	<sup>e</sup> 1,335,657 57
Edinburgh Life.....	None.	61,091 26	None.	61,091 26	<sup>e</sup> 130,392 70
Life Association of Scotland.....	11,290 66	685,177 27	None.	696,467 93	<sup>d</sup> 421,949 66
Liverpool and London and Globe.	1,000 00	103,141 25	None.	104,141 25	.....
London and Lancashire Life.....	41,892 50	3,025,000 00	8,631 48	3,075,523 98	<sup>e</sup> 961,271 39
London Assurance.....	None.	10,370 69	None.	10,370 69	.....
North British.....	8,315 06	425,414 00	156 30	433,885 36	.....
Norwich Union Life.....	None.	75,000 00	None.	75,000 00	<sup>e</sup> 97,393 18
Pelican and British Empire.....	17,945 00	1,955,000 00	1,020 00	1,973,965 00	<sup>e</sup> 355,717 43
Royal.....	None.	453,574 00	None.	453,574 00	.....
Scottish Amicable.....	None.	122,015 12	None.	122,015 12	<sup>e</sup> 42,502 26
Scottish Provident.....	None.	67,884 65	None.	67,884 65	<sup>e</sup> 32,498 63
Standard.....	87,682 49	8,107,961 00	15,000 00	8,210,643 49	<sup>e</sup> 6,331,233 69
Star.....	None.	160,000 00	None.	160,000 00	<sup>e</sup> 981,545 65
Totals.....	172,022 93	15,459,129 30	24,807 78	15,655,960 01	.....
<i>American Companies.</i>					
Ætna Life.....	34,281 00	5,577,068 00	11,908 44	5,623,257 44	<sup>d</sup> 505,467 54
Connecticut Mutual.....	5,341 00	675,000 00	None.	680,341 00	<sup>d</sup> 568,841 00
Equitable.....	42,635 87	6,573,900 00	65,919 38	6,682,455 25	<sup>e</sup> 1,959,779 12
Germania.....	860 00	83,489 00	334 10	84,683 10	<sup>e</sup> 94,063 59
Metropolitan.....	5,497 00	4,456,633 00	41,587 74	4,503,717 74	<sup>d</sup> 312,439 49
Mutual Life of New York.....	44,523 68	7,767,678 00	109,206 86	7,921,408 54	<sup>e</sup> 210,318 29
Mutual Reserve.....					
National Life of United States....	335 00	35,697 00	None.	36,032 00	<sup>e</sup> 47,918 92
New York Life.....	19,670 05	9,245,443 00	44,508 38	9,309,621 43	<sup>e</sup> 1,195,386 06
North-western Mutual.....	None.	106,885 00	None.	106,885 00	<sup>e</sup> 21,700 53
Phoenix Mutual.....	332 00	275,000 00	None.	275,332 00	<sup>d</sup> 143,713 06
Provident Savings.....	4,306 00	456,515 00	738 00	461,559 00	<sup>e</sup> 47,358 03
State Life.....	5,800 00	93,597 00	None.	99,397 00	<sup>d</sup> 6,485 15
Travelers.....	17,520 00	2,557,702 00	141,956 00	2,717,178 00	<sup>e</sup> 241,161 51
Union Mutual.....	24,708 62	1,288,869 00	4,028 28	1,317,605 90	<sup>d</sup> 7,834 90
United States.....	11,000 00	278,134 00	None.	289,134 00	<sup>e</sup> 8,181 24
Totals.....	216,810 22	39,471,610 00	420,187 18	40,108,607 40	<sup>e</sup> 2,281,086 15



## SESSIONAL PAPER No. 9

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Annuity Company of Canada	None.	7,312 49	1,711 64	772 50	9,796 63
Canada Life.....	3,520,127 84	22,533 09	1,387,199 12	50,579 86	4,980,439 91
Canadian Guardian Life.....	13,889 62	None.	2,187 34	None.	16,076 96
Confederation.....	1,560,832 51	19,478 36	530,815 41	49,679 84	2,160,806 12
Continental.....	161,341 70	None.	15,919 61	8,733 22	185,994 53
Crown.....	160,399 62	None.	18,310 89	1,397 21	180,107 72
Dominion Life.....	232,082 82	1,000 00	75,455 93	258 20	308,796 95
Excelsior.....	319,485 58	3,124 00	70,877 13	4,648 71	398,135 42
Federal.....	625,439 29	500 00	122,804 00	18,634 34	767,377 63
Great-West.....	1,080,979 67	6,600 00	253,898 05	None.	1,341,477 72
Home Life.....	193,154 15	None.	35,055 91	3,817 12	232,027 18
Imperial Life.....	773,110 03	None.	172,094 64	1,953 92	947,158 59
London Life.....	473,260 06	None.	123,977 06	None.	597,237 12
Manufacturers Life.....	2,013,844 46	592 50	420,627 20	513 42	2,435,577 58
Monarch Life.....	10,415 05	None.	2,651 75	50,991 90	64,058 70
Mutual Life of Canada.....	1,729,591 88	3,450 00	509,240 02	1,288 25	2,243,570 15
National Life of Canada.....	188,594 99	None.	35,905 52	10,703 20	235,203 71
North American Life.....	1,422,663 81	7,175 50	373,777 33	11,481 05	1,815,097 69
Northern Life.....	178,244 76	None.	35,436 41	63,474 59	277,155 76
Royal Victoria.....	144,409 35	None.	21,717 32	None.	166,126 67
Sovereign Life.....	102,122 18	None.	19,951 66	None.	122,073 84
Subsidiary High Court of A. O.F.....	30,841 09	None.	4,875 70	None.	35,716 79
Sun Life of Canada.....	4,721,573 94	197,047 67	1,283,559 92	47,106 72	6,249,288 25
Union Life.....	301,182 05	None.	16,493 75	59,014 12	376,689 92
Totals.....	19,957,586 45	268,813 61	5,534,543 31	385,048 17	26,145,991 54
<i>British Companies.</i>					
Commercial Union.....	24,184 40	None.	56,947 82	None.	81,132 22
Edinburgh Life.....	1,753 33	None.	711 40	None.	2,464 73
Life Association of Scotland..	18,565 10	None.	5,731 82	None.	24,296 92
Liverpool & London & Globe.	3,874 95	None.	None.	400 00	4,274 95
London and Lancashire Life.	381,131 93	None.	163,742 80	4,911 55	549,786 28
London Assurance.....	146 44	None.	None.	None.	146 44
North British.....	16,175 54	None.	None.	None.	16,175 54
Norwich Union Life.....	2,703 04	None.	1,254 84	None.	3,957 88
Pelican and British Empire...	203,809 49	None.	101,827 19	2,434 91	308,071 59
Royal.....	64,143 01	None.	8,577 07	None.	72,720 08
Scottish Amicable.....	2,593 12	None.	602 17	None.	3,195 29
Scottish Provident.....	857 02	None.	4,388 13	None.	5,245 15
Standard.....	830,379 78	2,244 60	767,685 84	3,337 17	1,603,647 39
Star.....	15,391 10	None.	43,446 70	14,500 00	73,337 80
Totals.....	1,565,708 25	2,244 60	1,154,915 78	25,583 63	2,748,452 26
<i>American Companies.</i>					
Ætna Life.....	648,887 38	208 16	200,562 03	None.	849,657 57
Connecticut Mutual.....	26,414 53	None.	4,750 00	None.	31,164 53
Equitable.....	718,310 89	3,729 29	385,344 08	1,085 66	1,108,469 92
Germania.....	5,163 83	None.	7,328 40	None.	12,492 23
Metropolitan.....	1,729,930 97	2,000 00	147,351 89	5,518 10	1,884,800 96
Mutual Life of New York....	1,005,975 33	8,198 00	289,043 22	None.	1,303,216 55
Mutual Reserve Life.....					
National Life of U. S.....	559 64	None.	None.	None.	559 64
New York Life.....	1,636,149 67	6,494 10	381,295 08	12,641 34	2,036,580 19
North-western Mutual.....	4,131 77	None.	155 08	None.	4,286 85
Phoenix Mutual.....	15,473 60	None.	5,304 53	None.	20,778 13
Provident Savings.....	130,694 58	None.	18,222 55	2,778 55	151,695 68
State Life.....	39,310 25	None.	3,335 12	None.	42,645 37
Travelers.....	353,974 34	None.	117,426 54	980 00	472,380 88
Union Mutual.....	224,751 68	None.	48,895 72	None.	273,647 40
United States.....	51,915 31	None.	13,397 15	None.	65,312 46
Totals.....	6,591,643 77	20,629 55	1,622,411 39	23,003 65	8,257,688 36



PAYMENTS TO POLICY-HOLDERS, 1907.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Annuity Co. of Canada.....	None.	None.	252 40	None.	None.	252 40	7,312 49
Canada Life.....	1,387,101 17	350,277 19	29,874 31	141,726 65	83,245 71	1,992,225 03	3,542,660 93
Canadian Guardian Life.....	1,500 00	None.	None.	1,974 00	None.	3,474 00	13,889 62
Confederation Life.....	416,827 84	311,127 35	24,181 36	83,268 14	74,458 82	909,863 51	1,580,310 87
Continental Life.....	26,100 00	1,250 00	None.	4,246 52	215 74	31,812 26	161,341 70
Crown Life.....	30,833 67	None.	575 40	4,509 20	None.	35,918 27	160,399 62
Dominion Life.....	26,802 50	12,905 00	500 11	1,394 79	3,079 33	44,681 73	233,082 82
Excelsior.....	52,872 75	11,000 00	315 51	11,567 17	2,741 37	78,496 80	322,609 58
Federal.....	162,238 60	21,880 00	2,368 43	59,423 84	41,357 30	287,268 17	625,939 29
Great-West.....	141,574 08	7,321 80	7,555 80	20,788 08	13,670 59	190,910 35	1,087,579 67
Home Life.....	52,216 27	2,000 00	72 40	23,404 33	None.	77,693 00	193,154 15
Imperial Life.....	106,547 28	18,070 00	4,324 86	31,681 62	3,153 86	163,777 62	773,110 03
London Life.....	89,926 37	6,359 34	None.	9,566 27	8,392 25	114,244 23	473,260 06
Manufacturers Life.....	390,161 41	119,222 00	2,266 98	154,814 54	54,762 90	721,227 83	2,014,436 96
Monarch Life.....	None.	None.	None.	None.	None.	None.	10,415 05
Mutual Life of Canada.....	317,776 50	178,785 00	10,714 93	92,138 68	80,805 19	680,220 30	1,733,041 88
National Life of Canada.....	23,250 00	None.	None.	12,902 79	None.	36,152 79	188,594 99
North American Life.....	273,528 29	53,320 00	11,312 47	171,881 89	97,304 79	607,347 44	1,429,839 31
Northern Life.....	29,220 74	1,000 00	None.	4,730 99	413 14	35,364 87	178,244 76
Royal Victoria.....	33,374 80	None.	5,354 28	14,190 61	None.	52,919 69	144,409 35
Sovereign Life.....	14,695 36	None.	None.	2,998 45	None.	17,693 81	102,122 18
Subsidiary High Court of A. O. F.....	5,000 00	None.	None.	1,146 00	1,525 50	7,671 50	30,841 09
Sun Life of Canada.....	1,050,475 00	423,517 99	153,882 96	374,280 68	391,335 29	2,393,491 92	4,918,621 61
Union Life.....	57,978 15	None.	None.	13,944 63	None.	71,922 78	301,182 05
Totals.....	4,690,000 78	1,518,035 67	253,552 20	1,236,579 87	856,461 78	8,554,630 30	20,226,400 06
<i>British Companies.</i>							
Commercial Union.....	37,005 13	4,834 04	None.	None.	110 37	41,949 54	24,184 40
Edinburgh Life.....	10,820 57	None.	None.	None.	None.	10,820 57	1,753 33
Life Association of Scotland.....	87,424 73	None.	None.	2,356 23	217 46	89,998 42	18,565 10
Liverpool and London and Globe.....	5,562 30	None.	309 96	125 75	29 28	6,027 29	3,874 95
London and Lancashire Life.....	91,163 50	126,071 25	None.	19,146 05	7,903 87	244,284 67	381,131 93
London Assurance.....	None.	None.	None.	None.	None.	None.	146 44
North British.....	45,931 39	None.	623 82	1,510 00	1,008 22	49,073 43	16,175 54
Norwich Union Life.....	24,151 77	None.	None.	692 50	None.	24,844 27	2,703 04
Pelican and British Empire.....	68,747 42	114,451 33	4,735 06	11,264 56	22,088 98	221,287 35	203,809 49
Royal.....	28,718 38	None.	501 81	1,390 50	None.	30,610 69	64,143 01
Scottish Amicable.....	3,247 58	None.	None.	None.	None.	3,247 58	2,593 12
Scottish Provident.....	4,988 33	None.	None.	977 76	None.	5,966 09	857 02
Standard.....	336,029 13	274,496 54	9,283 23	73,390 42	None.	693,199 32	832,624 38
Star.....	25,540 36	7,572 04	None.	None.	None.	33,112 40	15,391 10
Totals.....	769,330 59	527,425 20	15,453 88	110,853 77	31,358 18	1,454,421 62	1,567,952 85



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American Companies.									
Aetna Life.....	1 305,447 38	316,103 00	None.	30,442 83	68,025 63	720,018 84	649,095 54		
Connecticut Mutual.....	55,333 00	4,330 00	None.	None.	7,301 32	66,964 32	26,414 53		
Equitable.....	1 349,306 99	98,539 45	17,489 78	215,741 63	132,116 06	813,193 91	722,040 18		
Germania.....	None.	None.	None.	976 37	670 43	1,646 80	5,163 83		
Metropolitan.....	1 289,198 94	9,732 50	460 10	28,842 23	48,997 83	377,231 60	1,731,930 97		
Mutual Life of New York.....	540,445 85	345,957 73	24,969 14	91,917 58	57,202 43	1,060,492 73	1,014,173 33		
Mutual Reserve Life.....									
National Life of U.S.....	6,273 00	None.	None.	None.	None.	6,273 00	559 64		
New York Life.....	660,605 43	262,546 05	11,290 65	123,063 77	166,455 92	1,223,961 82	1,642,643 77		
North-western Mutual.....	13,612 00	2,000 00	None.	None.	1,738 24	17,350 24	4,131 77		
Phoenix Mutual.....	24,932 00	3,738 00	None.	7,026 00	2,385 99	38,081 99	15,473 60		
Provident Savings.....	44,685 50	19,000 00	None.	10,996 40	7,165 70	81,847 60	130,694 58		
State Life.....	None.	None.	None.	2,898 13	1,992 13	4,890 26	39,310 25		
Travelers.....	77,935 18	16,474 37	1,464 35	7,934 84	565 71	104,374 45	353,974 34		
Union Mutual.....	118,313 95	32,772 58	None.	17,816 56	2,903 82	171,806 91	224,751 68		
United States.....	34,500 00	5,759 00	29 00	16,567 86	2,955 00	59,810 86	51,915 31		
Totals.....	2,520,589 22	1,116,952 68	55,703 02	554,224 20	500,476 21	4,747,945 33	6,612,273 32		



7-8 EDWARD VII., A. 1908

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1907.

	Payments to Policy-holders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>e</sup> Excess of Income over Expenditure. — <sup>d</sup> The Reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Annuity Company of Canada	252 40	46,251 97	None.	46,504 37	<sup>d</sup> 36,707 74
Canada Life.....	1,992,225 03	919,155 64	80,000 00	2,991,380 67	<sup>e</sup> 1,989,059 24
Canadian Guardian Life.....	3,474 00	17,344 89	None.	20,818 89	<sup>d</sup> 4,741 93
Confederation.....	909,863 51	459,850 73	15,000 00	1,384,714 24	<sup>e</sup> 776,091 88
Continental.....	31,812 26	67,327 51	None.	99,139 77	<sup>e</sup> 86,854 76
Crown Life.....	35,918 27	56,318 86	None.	92,237 13	<sup>e</sup> 87,870 59
Dominion Life.....	44,681 73	82,345 56	12,000 00	139,027 29	<sup>e</sup> 169,769 66
Excelsior.....	78,496 80	133,703 89	9,000 00	221,200 69	<sup>e</sup> 176,934 73
Federal.....	287,268 17	212,710 30	10,400 00	510,378 47	<sup>e</sup> 256,999 16
Great-West.....	190,910 35	370,872 41	33,750 00	595,532 76	<sup>e</sup> 745,944 96
Home Life.....	77,693 00	72,301 16	None.	149,994 16	<sup>e</sup> 82,033 02
Imperial Life.....	163,777 62	216,904 77	27,000 00	407,682 39	<sup>e</sup> 539,476 20
London Life.....	114,244 23	200,028 78	4,000 00	318,273 01	<sup>e</sup> 278,964 11
Manufacturers Life.....	721,227 83	554,492 54	24,000 00	1,299,720 37	<sup>e</sup> 1,135,857 21
Monarch Life.....	None.	40,775 49	None.	40,775 49	<sup>e</sup> 23,283 21
Mutual Life of Canada.....	680,220 30	383,981 33	None.	1,064,201 63	<sup>e</sup> 1,179,368 52
National Life of Canada.....	36,152 79	80,411 72	12,000 00	128,564 51	<sup>e</sup> 106,639 20
North American.....	607,347 44	321,393 95	6,000 00	934,741 39	<sup>e</sup> 880,356 30
Northern Life.....	35,364 87	78,583 30	24,032 49	137,980 66	<sup>e</sup> 139,175 10
Royal Victoria.....	52,919 69	60,526 95	None.	113,446 64	<sup>e</sup> 52,680 03
Sovereign Life.....	17,693 81	50,419 21	None.	68,113 02	<sup>e</sup> 53,960 82
Ancient Order of Foresters..	7,671 50	7,290 37	None.	14,961 87	<sup>e</sup> 20,754 92
Sun Life of Canada.....	2,393,491 92	1,329,737 08	15,750 00	3,738,979 00	<sup>e</sup> 2,510,309 25
Union Life.....	71,922 78	260,427 75	None.	332,350 53	<sup>e</sup> 44,339 39
Totals.....	8,554,630 30	6,023,156 16	272,932 49	14,850,718 95	<sup>e</sup> 11,295,272 59
<i>British Companies.</i>					
Commercial Union.....	41,949 54	2,883 44		44,832 98	<sup>e</sup> 36,299 24
Edinburgh Life.....	10,820 57	610 00		11,430 57	<sup>d</sup> 8,965 84
Life Association of Scotland..	89,998 42	1,129 77		91,128 19	<sup>d</sup> 66,831 27
Liverpool & London & Globe.	6,027 29	297 37		6,324 66	<sup>d</sup> 2,049 71
London and Lancashire Life .	244,284 67	83,538 04		327,822 71	<sup>e</sup> 221,963 57
London Assurance.....	None.	None.		None.	<sup>e</sup> 146 44
North British.....	49,073 43	2,856 06		51,929 49	<sup>d</sup> 35,753 95
Norwich Union Life.....	24,844 27	207 63		25,051 90	<sup>d</sup> 21,094 02
Pelican and British Empire..	221,287 35	31,813 19		253,100 54	<sup>e</sup> 54,971 05
Royal.....	30,610 69	25,237 30		55,847 99	<sup>e</sup> 16,872 09
Scottish Amicable.....	3,247 58	196 25		3,443 83	<sup>d</sup> 248 54
Scottish Provident.....	5,966 09	55 26		6,021 35	<sup>d</sup> 776 20
Standard.....	693,199 32	143,968 09		837,167 41	<sup>e</sup> 766,479 98
Star.....	33,112 40	1,817 63		34,930 03	<sup>e</sup> 38,407 77
Totals.....	1,454,421 62	294,610 03		1,749,031 65	<sup>e</sup> 999,420 61



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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.—  
*Concluded.*

EXPENDITURE (CASH), 1907—*Concluded.*

	Payments to Policy-holders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>e</sup> Excess of Income over Expenditure. — <sup>d</sup> The Reverse.
<i>American Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Life.....	720,018 84	75,195 36		795,214 20	<i>e</i> 54,443 37
Connecticut Mutual.....	66,964 32	67 69		67,032 01	<i>d</i> 35,867 48
Equitable.....	813,193 91	71,307 25		884,501 16	<i>e</i> 223,968 76
Germania.....	1,646 80	52 95		1,699 75	<i>e</i> 10,792 48
Metropolitan.....	377,231 60	576,751 16		953,982 76	<i>e</i> 930,818 20
Mutual Life of New York....	1,060,492 73	105,418 71		1,165,911 44	<i>e</i> 137,305 11
Mutual Reserve Life.....					
National Life of U. S.....	6,273 00	60 00		6,333 00	<i>d</i> 5,773 36
New York Life.....	1,223,961 82	177,542 50		1,401,504 32	<i>e</i> 635,075 87
North-western Mutual.....	17,350 24	27 08		17,377 32	<i>d</i> 13,090 47
Phoenix Mutual.....	38,081 99	None.		38,081 99	<i>d</i> 17,303 86
Provident Savings.....	81,847 60	17,060 34		98,907 94	<i>e</i> 52,787 74
State Life.....	4,890 26	3,331 94		8,222 20	<i>e</i> 34,423 17
Travelers.....	104,374 45	31,651 86		136,026 31	<i>e</i> 336,354 57
Union Mutual.....	171,806 91	31,076 64		202,883 55	<i>e</i> 70,763 85
United States.....	59,810 86	6,093 45		65,904 31	<i>d</i> 591 85
Totals.....	4,747,945 33	1,095,636 93		5,843,582 26	<i>e</i> 2,414,106 10



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DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1907.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Canada Life (Canadian business).....	82,383,054	5,747,201	69,978	None.
Canadian Guardian Life.....	534,550	145,750	None.	None.
Confederation (Canadian business).....	41,854,085	5,012,190	None.	None.
Continental.....	4,774,022	1,102,732	52,500	None.
Crown Life.....	4,212,390	1,015,213	76,500	2,533
Dominion Life.....	6,791,064	1,294,028	19,000	None.
Excelsior.....	10,212,103	2,318,660	25,648	None.
Federal.....	17,884,074	3,304,072	10,500	None.
Great West (Canadian business).....	27,759,460	10,529,984	128,300	65,044
Home Life.....	5,475,100	879,476	64,100	None.
Imperial Life (Canadian business).....	18,464,726	3,568,478	153,046	None.
London Life.. { Ordinary.....	5,449,715	1,212,150	12,515	None.
{ Industrial.....	4,971,199	1,979,160	12,175	52,756
Manufacturers Life (Canadian business).....	35,010,154	4,781,751	40,487	None.
Monarch Life.....	110,293	606,766	None.	None.
Mutual Life of Canada (Canadian business).....	46,587,408	6,998,062	53,341	None.
National Life of Canada.....	5,802,358	2,001,347	32,000	None.
North American (Canadian business).....	33,909,016	3,910,420	72,470	None.
Northern Life.....	5,039,874	1,405,167	6,000	None.
Royal Victoria.....	4,661,005	1,006,175	4,000	None.
Sovereign Life.....	2,165,911	822,852	33,000	79,356
Subsidiary High Court of A.O.F.....	1,234,350	285,778	2,600	None.
Sun Life of Canada (Canadian business).....	52,008,427	9,166,866	184,542	None.
Union Life.. { Ordinary.....	1,455,372	657,562	23,950	None.
{ Industrial.....	8,120,955	6,841,406	534,502	None.
Totals.....	426,870,665	76,593,245	1,611,154	119,689
<i>British Companies.</i>				
Commercial Union.....	689,731	38,049	None.	None.
Edinburgh Life.....	108,914	None.	None.	None.
Life Association of Scotland.....	1,105,167	None.	None.	None.
Liverpool and London and Globe.....	153,708	1,684	None.	None.
London Assurance.....	20,193	None.	None.	None.
London and Lancashire Life.....	11,032,461	1,266,932	35,430	20,287
North British and Mercantile.....	792,983	14,086	5,270	None.
Norwich Union Life.....	153,825	None.	None.	None.
Pelican and British Empire.....	6,116,929	563,308	2,542	None.
Royal.....	1,667,653	503,774	16,215	None.
Scottish Amicable.....	172,764	None.	None.	None.
Scottish Provident.....	98,465	246	None.	None.
Standard.....	23,845,361	2,016,555	144,669	None.
Star.....	434,867	13,000	3,333	None.
Totals.....	46,393,021	4,417,634	207,459	20,287
<i>American Companies.</i>				
Ætna Life.....	17,680,009	1,899,998	3,000	None.
Connecticut Mutual.....	1,195,674	None.	None.	7,821
Equitable.....	21,435,308	747,761	42,000	None.
Germania.....	202,137	25,523	None.	None.
Metropolitan... { Ordinary.....	12,000,020	6,527,650	None.	None.
{ Industrial.....	30,355,748	11,110,899	None.	None.
Mutual Life of New York.....	29,984,715	926,409	36,828	None.
Mutual Reserve Life... { Ordinary.....	3,347,742			
{ Assessment.....	571,400			
National Life of United States.....	63,480	None.	None.	None.
New York Life.....	47,730,094	3,910,085	167,001	None.
North-western Mutual.....	217,805	None.	None.	43
Phoenix Mutual.....	498,784	None.	None.	None.
Provident Savings.....	4,497,270	69,500	62,000	None.
State Life.....	1,226,200	1,335	40,000	18,000
Travelers.....	9,803,924	1,028,931	37,190	None.
Union Mutual.....	7,488,772	375,098	21,000	None.
United States.....	1,654,549	72,715	24,000	28,815
Totals.....	189,953,631	26,695,904	433,019	54,679



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terminated in Canada during the Year 1907.

Amount of Policies Terminated by								Gross Amount in Force. Dec. 31, 1907.
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not Taken.	Total Terminated.	
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,128,841	320,314	67,128	441,803	1,235,356	102,759	429,568	3,725,769	84,474,464
500	None.	None.	19,000	257,030	None.	None.	276,530	403,770
360,267	307,874	152,540	430,364	1,016,819	36,516	594,690	2,899,070	43,967,205
23,650	2,500	24,000	64,650	681,970	1,900	20,000	818,670	5,110,584
30,500	None.	None.	115,500	502,070	None.	143,000	791,070	4,515,566
34,610	12,905	51,645	53,410	383,100	57	147,000	682,727	7,421,365
54,755	12,325	15,000	142,670	1,076,092	4,440	94,500	1,399,782	11,156,629
175,034	21,040	27,000	194,291	1,642,109	15,404	158,650	2,233,528	18,965,118
148,732	12,463	15,700	325,700	1,587,800	None.	1,485,550	3,575,945	34,906,843
58,398	2,000	1,000	102,456	755,180	1,748	48,500	969,282	5,449,394
102,433	20,570	36,000	413,016	838,518	14,214	366,210	1,790,961	20,395,289
21,331	6,859	13,500	58,945	853,594	21,065	97,500	1,072,794	5,601,586
71,394	None.	65	19,522	1,337,192	None.	None.	1,428,173	5,587,117
259,676	119,272	16,238	366,955	1,461,760	67,594	417,750	2,709,245	37,123,147
None.	None.	None.	None.	116,500	None.	10,793	127,293	589,766
308,622	177,285	90,300	586,170	1,213,709	23,777	522,100	2,921,963	50,716,848
26,000	None.	23,000	135,705	887,000	15,423	70,500	1,157,628	6,678,077
261,886	49,932	6,200	760,244	1,310,576	36,379	199,425	2,624,642	35,267,264
33,500	1,000	5,000	48,985	748,245	23,230	31,500	891,460	5,559,581
36,961	None.	6,000	141,700	546,290	16,011	69,865	816,827	4,854,353
17,500	None.	2,500	43,895	357,625	None.	16,150	437,670	2,663,449
5,000	None.	None.	14,199	80,612	1,000	37,000	137,811	1,384,917
490,331	296,938	71,677	1,094,463	1,894,921	113,300	1,753,571	5,715,201	55,644,634
9,520	None.	None.	47,828	309,735	6,718	1,800	375,601	1,761,283
49,232	None.	None.	146,230	5,827,728	None.	None.	6,023,190	9,473,673
3,708,673	1,363,277	624,493	5,767,701	26,921,531	501,535	6,715,622	45,602,832	459,671,922
40,902	3,479	None.	None.	500	1,460	None.	46,341	681,439
10,821	None.	None.	None.	None.	None.	None.	10,821	98,093
81,028	973	None.	3,008	973	None.	None.	85,982	1,019,185
3,000	None.	None.	1,062	1,533	None.	None.	5,595	149,797
None.	None.	None.	None.	None.	None.	None.	None.	20,193
94,220	127,158	None.	109,581	526,701	None.	98,175	955,835	11,399,275
51,287	None.	None.	7,322	None.	10,700	None.	69,309	743,030
24,125	None.	None.	1,266	None.	None.	None.	25,391	128,434
79,832	99,827	None.	75,341	48,210	None.	None.	303,210	6,379,569
23,912	None.	40,000	26,230	54,017	973	22,500	167,632	2,020,010
1,998	None.	None.	None.	None.	2,190	None.	4,188	168,576
4,988	None.	None.	1,285	None.	None.	None.	6,273	92,438
354,677	294,247	31,500	262,939	912,603	87,001	142,458	2,085,425	23,921,160
26,453	7,572	None.	846	33,799	5,911	3,000	77,581	373,619
797,243	533,256	71,500	488,880	1,578,336	108,235	266,133	3,843,583	47,194,818
297,389	312,391	20,000	171,061	391,445	5,285	48,000	1,245,571	18,337,436
54,784	4,330	None.	14,723	None.	None.	None.	73,837	1,129,658
380,636	99,719	57,500	622,742	423,500	75,144	194,500	1,853,741	20,371,328
860	None.	None.	3,812	2,000	1,700	None.	8,372	219,288
72,114	8,842	None.	354,657	1,868,865	4,396	1,325,825	3,634,699	14,892,971
217,085	840	625	495,061	7,480,632	53,891	None.	8,248,134	33,218,513
567,517	305,896	24,283	490,025	693,372	121,102	None.	2,202,195	28,745,757
6,273	None.	None.	None.	None.	None.	None.	6,273	57,207
575,307	265,327	2,508,169	738,229	162,672	311,616	None.	4,561,320	47,245,860
12,112	2,000	None.	None.	None.	None.	None.	14,112	203,736
24,932	3,738	None.	13,765	None.	None.	None.	42,435	456,349
45,548	19,000	311,545	73,034	487,918	12,490	None.	949,535	3,679,235
5,800	None.	None.	82,279	59,000	None.	15,000	162,079	1,123,456
70,999	24,950	36,720	118,408	268,457	43,188	None.	562,722	10,307,323
140,445	32,499	114,736	98,369	333,700	12,276	16,500	748,525	7,136,345
34,500	7,000	22,215	39,780	91,070	None.	4,000	198,565	1,581,514
2,506,301	1,086,532	3,095,793	3,315,945	12,262,631	641,088	1,603,825	24,512,115	188,705,976



New Policies Issued in Canada in 1907.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.	TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
<i>Canadian Companies.</i>									
Canada Life (Canadian business).....	1,963	4,066,961	603	1,467,233	50	205,500	7,507	2,616	5,747,201
Canadian Guardian Life.....	142	56,500	17	8,000	125	81,250	None.	284	145,750
Confederation (Canadian business).....	2,162	3,507,324	714	1,042,478	176	445,700	16,688	3,052	5,012,190
Continental.....	595	784,362	195	209,870	50	108,500	None.	840	1,102,732
Crown Life.....	543	701,763	130	163,450	66	150,000	None.	739	1,015,213
Dominion Life.....	516	826,693	379	454,900	3	10,500	1,935	898	1,294,028
Excelsior.....	1,355	1,748,374	416	427,951	43	142,000	335	1,814	2,318,660
Federal.....	1,720	2,423,465	549	749,381	53	129,900	1,326	2,322	3,304,072
Great-West (Canadian business).....	3,461	8,675,250	643	957,832	179	892,566	4,335	4,283	10,529,983
Home Life.....	435	658,976	133	167,500	15	53,000	None.	583	879,476
Imperial Life (Canadian business).....	1,435	2,601,786	384	667,445	60	298,830	417	1,879	3,568,478
London Life... { Ordinary.....	107	75,500	996	1,108,150	18	28,500	None.	1,121	1,212,150
{ Industrial.....	8,898	1,165,985	10,876	813,175	None.	None.	None.	19,774	1,979,160
Manufacturers Life (Canadian business).....	2,326	3,559,895	530	825,995	82	387,000	8,861	2,938	4,781,751
Monarch Life.....	217	552,000	13	34,766	3	20,000	None.	233	606,766
Mutual Life of Canada (Canadian business).....	2,459	4,752,251	1,202	1,821,561	137	424,250	None.	3,798	6,998,062
National Life of Canada.....	537	884,205	242	306,000	293	811,142	None.	1,072	2,001,347
North American (Canadian business).....	1,339	2,137,051	838	1,108,249	205	567,288	97,832	2,382	3,910,420
Northern Life.....	821	1,007,341	290	340,426	35	57,400	None.	1,146	1,405,167
Royal Victoria.....	631	829,175	99	116,000	26	61,000	None.	756	1,006,175
Sovereign Life.....	267	541,049	80	122,075	43	159,728	None.	390	822,852
Subsidiary High Court A.O.F.....	309	283,719	None.	None.	None.	None.	2,059	309	285,778
Sun Life (Canadian business).....	4,586	7,087,259	1,763	1,887,333	105	34,859	157,415	6,454	9,166,866
{ Ordinary.....	346	285,000	720	369,062	2	3,500	None.	1,068	657,562
{ Industrial.....	42,925	6,032,006	4,047	809,400	None.	None.	None.	46,972	6,841,406
	80,095	55,243,890	25,859	15,978,232	1,769	5,072,413	298,710	107,723	76,593,245
<i>British Companies.</i>									
Commercial Union.....	4	16,000	3	21,000	None.	None.	1,049	7	38,049
Liverpool and London and Globe.....	None.	None.	2	973	None.	None.	711	2	1,684
London and Lancashire Life.....	265	797,977	211	342,500	27	110,933	15,522	503	1,266,932
North British and Mercantile.....	3	7,610	5	6,000	None.	None.	476	8	14,086
Pelican and British Empire.....	52	212,890	25	82,000	4	40,000	228,418	81	563,308
Royal.....	116	244,500	125	188,500	13	70,500	274	254	503,774
Scottish Provident.....	None.	None.	None.	None.	None.	None.	246	None.	246
Standard.....	483	1,065,127	436	665,426	33	270,250	15,752	952	2,016,555
Star.....	5	7,000	4	6,000	None.	None.	None.	9	13,000
	928	2,351,104	811	1,312,399	77	491,683	262,448	1,816	4,417,634



American Companies.

Aetna Life.....	13	24,136	523	827,912	420	1,047,950	None.	956	1,899,998
Equitable.....	150	396,848	55	100,750	35	221,000	26,163	240	747,761
Germania.....	10	18,000	7	7,500	None.	None.	23	17	25,523
Metropolitan... { Ordinary...	3,900	3,757,591	4,461	2,711,559	19	58,500	None.	8,380	6,527,650
Industrial...	54,753	8,056,139	35,027	3,052,480	114	2,280	None.	89,894	11,110,899
Mutual Life of New York....	217	634,750	97	145,500	29	67,000	79,159	343	926,409
Mutual Reserve Life.....									
New York Life.....	1,665	3,111,871	262	392,681	127	400,584	4,949	2,054	3,910,085
Provident Savings....	4	4,000	None.	None.	52	65,500	None.	56	69,500
State Life.....	1	1,000	None.	None.	1	335	None.	2	1,335
Travelers.....	225	602,421	64	149,061	76	276,000	1,449	365	1,028,931
Union Mutual....	139	255,892	49	79,942	10	30,802	8,462	198	375,098
United States.....	None.	None.	2	2,000	20	70,715	None.	22	72,715
	61,077	16,862,648	40,547	7,469,385	903	2,243,666	120,205	102,527	26,695,904

RECAPITULATION.

Canadian Companies .....	80,095	55,243,890	25,859	15,978,232	1,769	5,072,413	298,710	107,723	76,593,245
British Companies.....	928	2,351,104	811	1,312,399	77	491,683	262,448	1,816	4,417,634
American Companies.....	61,077	16,862,648	40,547	7,469,385	903	2,243,666	120,205	102,527	26,695,904
	142,100	74,457,642	67,217	24,760,016	2,749	7,807,762	681,363	212,066	107,706,783



POLICIES in Force in Canada, December 31, 1907.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.	TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
Canadian Companies.									
Canada Life (Canadian business)	31,806	63,668,527	8,970	16,821,487	147	685,000	3,299,450	40,923	\$ 84,474,464
Canadian Guardian Life.....	301	231,590	117	99,680	108	72,500	None.	526	403,770
Confederation (Canadian business)...	19,068	28,526,854	9,143	12,901,458	1,215	2,290,126	248,767	29,426	43,967,205
Continental.....	2,899	3,387,448	1,191	1,356,536	178	366,600	None.	4,268	5,110,584
Crown Life.....	1,911	2,958,287	773	1,254,740	106	302,539	None.	2,790	4,515,566
Dominion Life....	2,621	4,045,032	2,780	3,322,413	12	38,000	15,920	5,413	7,421,365
Excelsior Life.....	6,324	7,587,933	3,046	3,164,246	165	400,600	3,850	9,535	11,156,629
Federal Life.....	9,972	13,649,999	2,534	3,341,847	861	1,971,383	1,889	13,367	18,965,118
Great-West Life (Canadian business)...	15,685	26,690,547	3,347	4,581,898	1,323	3,615,674	18,724	20,355	34,906,843
Home Life.....	3,103	3,932,525	1,061	1,256,350	177	260,519	None.	4,341	5,449,394
Imperial Life (Canadian business).....	7,438	13,557,602	3,347	5,934,588	188	901,026	2,073	10,973	20,395,289
London Life..... { Ordinary.....	1,379	1,166,526	4,073	4,178,820	162	256,000	2,240	5,614	5,601,586



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Standard.....	5,966	12,517,868	5,569	9,047,929	274	1,366,405	988,958	11,809	23,921,160
Star.....	138	228,459	97	110,086	None.	None.	35,074	235	373,619
American Companies.									
Aetna Life.....	11,971	25,195,028	10,534	17,629,257	427	1,964,989	2,405,544	22,932	47,194,818
Connecticut Mutual.....	4,439	5,128,051	6,641	10,321,932	1,403	2,887,453	None.	12,483	18,337,436
Equitable.....	648	1,129,658	None.	None.	None.	None.	None.	12,648	1,129,658
Germania.....	7,797	15,859,914	2,172	3,857,752	208	509,314	144,348	10,177	20,371,328
Metropolitan.....	71	119,334	60	98,851	None.	None.	1,103	131	219,288
{ Ordinary.....	7,728	8,340,629	10,412	6,321,234	51	231,108	None.	18,191	14,892,971
{ Industrial.....	61,719	8,159,830	214,263	24,961,429	4,689	97,254	None.	280,671	33,218,513
Mutual Life of New York.....	11,686	22,376,434	2,996	4,969,884	131	1,111,894	287,515	14,813	28,745,757
Mutual Reserve Life.....									
{ Ordinary.....									
{ Assessment.....									
National Life of United States.....	73	57,207	None.	None.	None.	None.	None.	73	57,207
New York Life.....	19,714	33,869,152	6,168	9,894,029	1,452	3,350,310	132,369	27,334	47,245,860
North-western Mutual Life.....	174	202,736	1	1,000	None.	None.	None.	175	203,736
Phoenix Mutual.....	473	446,100	8	2,249	5	8,000	None.	486	456,349
Provident Savings.....	1,082	1,747,466	327	534,677	593	1,397,092	None.	2,002	3,679,235
State Life.....	160	1,031,500	7	57,000	7	34,956	None.	174	1,123,456
Travelers.....	2,271	5,619,914	1,248	3,294,137	503	1,390,166	3,106	4,022	10,307,323
Union Mutual.....	3,505	5,024,691	1,247	1,862,983	19	136,607	112,064	4,771	7,136,345
United States.....	501	761,438	175	298,501	173	518,733	2,842	849	1,581,514
	122,041	109,874,054	245,725	66,475,658	9,234	11,672,887	683,377	377,000	188,705,976

RECAPITULATION.

Canadian Companies.....	284,071	315,837,312	129,578	117,531,371	11,790	21,545,904	4,757,335	425,439	459,671,922
British Companies.....	11,971	25,195,028	10,534	17,629,257	427	1,964,989	2,405,544	22,932	47,194,818
American Companies.....	122,041	109,874,054	245,725	66,475,658	9,234	11,672,887	683,377	377,000	188,705,976
	418,083	450,906,394	385,837	201,636,286	21,451	35,183,780	7,846,256	825,371	695,572,716



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AMOUNTS of Insurance effected in Canada during the respective Years 1875-1907.

	Canadian Companies.	British Companies.	American Companies.	Totals.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,169,104	3,132,904	33,265,797	91,567,805
1904.....	59,051,113	3,109,778	36,145,211	98,306,102
1905.....	67,539,141	3,881,980	34,486,215	105,907,336
1906.....	62,450,253	4,472,426	28,090,526	95,013,205
1907.....	62,270,316	3,501,743	25,082,423	90,854,482
Totals.....	910,864,178	103,160,419	514,888,986	1,528,913,583

NET Amounts of Insurance in force in Canada, 1875-1907.

1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	170,676,800	548,443,000
1904.....	364,640,166	42,608,738	180,631,886	587,880,790
1905.....	397,946,902	43,809,211	188,578,127	630,334,240
1906.....	420,864,847	45,655,951	189,740,102	656,260,900
1907.....	450,573,724	46,344,193	188,487,447	685,324,506

\*Including 20 months' business of the Canada Life.



## SESSIONAL PAPER No. 9

## PREMIUM INCOME in Canada during the respective Years 1875-1907.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
1905.....	13,947,827	1,500,232	6,632,658	22,080,717
1906.....	14,093,056	1,583,861	6,687,539	22,364,456
1907.....	14,966,850	1,567,951	6,612,241	23,147,042
Total.....	177,524,997	33,626,022	105,524,933	316,675,952

\*Including 20 months' business of the Canada Life.



ASSESSMENT SYSTEM.  
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1907.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
CANADIAN COMPANIES.										
Catholic Mutual Benefit Association.....	\$ 384,458	1,945	1,941,000	21,277	\$ 28,178,500	229	327,500	\$ 322,592	\$ 31,293	None.
Commercial Travellers Mutual Benefit Society....	34,176	150	150,000	1,945	1,943,000	43	43,000	40,000	4,000	None.
Independent Order of Foresters (Can. business)....	1,358,854	13,019	10,558,796	102,946	102,374,776	865	958,040	1,077,560	168,300	4,000
Woodmen of the World.....	132,891	1,185	1,015,750	10,856	11,777,750	72	92,000	85,048	28,915	1,000
Totals for 1907 .....	1,910,379	16,299	13,665,546	137,024	144,274,026	1,209	1,420,540	1,525,200	232,508	5,000
Totals for 1906 .....	1,819,602	17,292	14,500,500	131,128	143,283,750	1,094	1,335,800	1,354,165	232,234	6,977



SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS,  
LIFE AND ENDOWMENT DEPARTMENT.

	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS INCLUDING DISABILITY.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$		\$
In Canada.....	1,358,854	13,019	10,558,796	102,946	102,374,776	958,040	1,077,560	168,300	4,000
In other countries.....	2,207,061	19,720	16,653,738	154,321	162,585,366	1,414,435	1,411,204	188,072	29,167
Totals.....	3,565,915	32,739	27,212,534	257,267	264,960,142	2,372,475	2,488,764	356,372	33,167

SICK AND FUNERAL DEPARTMENT.

In Canada.....	238,009	10,014		45,004		217,280	210,847	6,502	1,613
In other countries.....	77,486	2,680		14,021		59,941	57,507	1,945	689
Totals.....	315,495	12,694		59,025		277,221	268,354	8,447	2,302



ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1907.

Companies.	AMOUNT TERMINATED BY.		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	327,500	836,000	1,163,500
Commercial Travellers Mutual Benefit Society.....	43,000	85,000	128,000
Independent Order of Foresters (Canadian business).....	954,340	8,594,766	9,549,106
Woodmen of the World.....	92,000	890,500	982,500
Totals for 1907.....	1,416,840	10,406,266	11,823,106
Totals for 1906.....	1,270,605	6,903,705	8,174,310



SESSIONAL PAPER No. 9

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES—ASSETS, 1907.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	Feb. 10, 1880	None.	None.	None.	295,642 12	6 00	None.	27,288 76	2,098 04	325,034 92
Commercial Travellers Mutual Benefit.....	July 1881	None.	10,550 00	40,203 21	2,866 55	None.	319 94	None.	330 00	54,269 70
Independent Order of Foresters....	" 1881	846,653 05	4,852,339 41	*5,278,006 98	529,935 08	None.	66,583 54	6,755 98	31,210 97	11,611,485 01
Woodmen of the World.....	" 1893	None.	139,157 26	81,671 15	12,750 25	686 43	5,706 85	18,374 03	325 00	258,670 97
Totals.....	.....	846,653 05	5,002,046 67	5,399,881 34	841,194 00	692 43	72,610 33	52,418 77	33,964 01	12,249,460 60

\* Including Union Trust Co. stock held as security for loan.



7-8 EDWARD VII., A. 1908

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1907.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	31,293 43	1,442 50	24,528 20	57,264 13
Commercial Travellers.....	4,000 00	None.	563 25	4,563 25
*Independent Order of Foresters.....	400,288 31	2,689 30	472,011 44	874,989 05
Woodmen of the World.....	29,915 75	120 00	6,450 61	36,486 36
Totals.....	465,497 49	4,251 80	503,553 50	973,302 79

INCOME, 1907.

— —	Assessments.	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual.....	354,504 03	29,954 36	7,963 74	None.	392,422 13
Commercial Travellers.....	30,223 73	3,952 00	2,449 42	None.	36,625 15
*Independent Order of Foresters.....	3,583,225 50	298,185 17	434,146 70	13,374 80	4,328,932 17
Woodmen of the World....	110,097 31	22,793 76	8,405 42	1,725 99	143,022 48
Totals.....	4,078,050 57	354,885 29	452,965 28	15,100 79	4,901,001 93

EXPENDITURE, 1907.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual.....	322,728 55	43,329 16	366,057 71	26,364 42
Commercial Travellers.....	40,000 00	3,917 48	43,917 48	—7,292 33
*Independent Order of Foresters.....	2,757,118 12	534,214 89	3,291,333 01	1,037,599 16
Woodmen of the World.....	87,490 07	23,507 26	110,997 33	32,025 15
Totals.....	3,207,336 74	604,968 79	3,812,305 53	1,088,696 40

\* Including the sickness and funeral department.



TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

CANADIAN COMPANIES ASSETS, 1907.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	9,750 00	108,101 96	None.	None.	14,077 61	1,191 22	9,370 74	2,200 00	144,691 53	Steam Boiler, &c.
Canada Accident.....	None.	None.	148,048 95	None.	7 00	11,891 25	708 18	2,568 05	725 00	163,948 43	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler.	None.	None.	114,950 00	None.	989 23	1,656 44	882 50	13,262 03	2,143 16	133,883 36	Accident, Sickness and Steam Boiler.
Canadian Railway Accident ..	None.	37,000 00	81,145 62	None.	16,912 73	26,923 51	1,437 32	75,445 93	4,588 25	243,483 36	Accident and Sickness.
Dominion Guarantee Com- pany, Limited.....	36,447 06	None.	27,670 00	None.	None.	2,986 83	433 33	4,211 20	55,379 52	127,127 94	Burglary Guarantee.
Dominion of Canada Guar- antee and Accident.....	None.	4,450 00	271,318 26	None.	937 14	27,205 14	4,121 80	47,363 05	2,794 59	358,189 98	Guarantee, Accident and Sickness.
Dominion Plate Glass.	None.	None.	17,000 00	None.	1,200 44	6,234 22	None.	None.	10 565 71	35,000 37	Plate Glass.
Empire Accident.....	None.	None.	82,000 00	None.	25,026 42	2,702 57	1,600 00	40,829 30	5,160 41	157,318 70	Accident, Guarantee and Sickness.
General Accident Assn. Co...	None.	None.	70,450 26	None.	343 21	7,414 08	1,010 15	26,059 50	1,958 01	107,235 24	Accident and Sickness.
Guarantee Co. of N. A.....	48,400 00	None.	1,104,618 67	None.	None.	179,468 78	9,222 44	13,011 22	4,241 40	1,358,962 51	Guarantee.
Imperial Guarantee and Acci- dent.....	None.	None.	200,900 00	None.	3,224 19	57,025 19	316 66	24,908 96	3,753 90	290,129 20	Accident, Guarantee and Sickness.
Ontario Accident.....	None.	None.	53,744 00	None.	4,802 10	3,177 32	380 36	41,629 32	248,87	103,981 97	Accident, Sickness and Personal Property.
Protective Assn. of Canada...	None.	None.	14,192 00	None.	None.	2,252 01	106 66	211 03	None.	16,761 70	Accident and Sickness.
Sterling Accident and Guar- antee Co. of Canada...	None.	None.	37,504 16	None.	None.	11,993 18	357 50	14,960 62	2,275 05	67,090 51	Accident and Sickness.
Title and Trust Co .....	None.	9,607 88	65,732 81	9,487 50	None.	4,031 60	845 96	None.	2,519 48	92,225 23	Title insurance.
Totals .....	41,847 06	60,807 88	2,397,376 69	9,487 50	53,472 79	359,039 73	22,614 08	313,830 95	98,553 35	3,400,030 03	



TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

CANADIAN COMPANIES—LIABILITIES, 1907.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	69 30	77,626 60	None.	77,695 90	66,995 63	75,075 00	Steam Boiler.
Canada Accident.....	4,441 94	48,891 21	3,219 91	56,553 06	107,395 37	43,320 00	Accident, Sickness and Plate Glass
Canadian Casualty and Boiler.....	20,947 00	68,761 24	9,196 03	98,904 27	34,979 09	153,973 34	Accident, Sickness and Steam Boiler.
Canadian Railway Accident.....	38,000 00	132,191 72	None.	170,191 72	73,291 64	50,000 00	Accident and Sickness.
Dominion Guarantee Co., Limited.....	1,687 50	18,022 78	15,273 69	34,983 97	92,143 97	80,000 00	Burglary Guarantee.
Dominion of Canada Guarantee and Accident. ....	26,033 60	121,523 70	None.	147,557 30	210,632 68	110,000 00	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	None.	34,211 58	None.	34,211 58	788 79	10,000 00	Plate Glass.
Empire Accident.....	24,734 05	62,494 56	23,789 32	111,017 93	46,300 77	110,801 35	Accident, Guarantee and Sickness.
General Accident Assurance Co.....	16,183 97	36,101 82	6,122 61	58,408 40	48,826 84	50,000 00	Accident and Sickness.
Guarantee Company of North America.....	37,882 00	101 625 67	9,771 42	149,279 09	1,209,683 42	304,600 00	Guarantee.
Imperial Guarantee and Accident.....	10,233 69	48,253 55	821 90	59,309 14	230,820 06	200,000 00	Accident, Guarantee and Sickness.
Ontario Accident.....	53,990 00	72,792 28	20,863 62	147,645 90	—43,663 93	80,655 00	Accident, Sickness and Personal Property.
Protection Association of Canada.....	310 00	4,600 00	349 25	5,259 25	11,502 45	20,000 00	Accident and Sickness.
Sterling Accident and Guarantee Co. of Canada.....	12,235 74	54,175 05	314 00	66,724 79	365,72	49,540 00	Accident and Sickness.
Title and Trust Co.....	None.	None.	2,176 01	2,176 01	90,049 22	95,525 00	Title insurance.
Totals.....	246,748 79	881,271 76	91,897 76	1,219,918 81	2,180,111 72	1,433,489 69	

\*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1907, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.



## SESSIONAL PAPER No. 9

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

## INCOME, 1907.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	57,953 41	5,425 75	1,361 15	64,740 31	None.
Canada Accident.....	67,597 44	5,631 75	None.	73,229 19	None.
Canadian Casualty and Boiler.....	96,582 16	4,057 71	11,228 69	111,868 56	24,531 66
Canadian Railway Accident.....	282,393 18	4,782 70	4,362 10	291,537 98	8,700 00
Dominion Guarantee Co., Limited.....	35,771 55	5,390 41	None.	41,161 96	None.
Dominion of Canada Guarantee and Accident .....	296,757 38	9,899 27	73 00	306,729 65	None.
Dominion Plate Glass.....	24,632 07	1,240 76	None.	25,872 83	None.
Empire Accident.....	102,447 93	3,721 86	952 00	107,121 79	434 75
General Accident Assurance Co.....	95,377 22	2,408 05	19,940 17	117,725 44	None.
Guarantee Co. of North America.....	207,498 41	58,645 48	1,047,43	267,191 32	None.
Imperial Guarantee and Accident.....	110,863 99	10,107 41	None.	120,971 40	None.
Ontario Accident.....	182,764 69	2,214 98	None.	184,979 67	13,210 00
Protective Association of Canada.....	6,323 89	320 00	None.	6,643 89	20,000 00
Sterling Accident and Guarantee Co. of Canada.....	88,640 98	1,709 16	1,081 34	91,431 48	3,915 00
Title and Trust Co.....	314 55	1,073 74	73 70	1,461 99	95,525 00
Totals.....	1,655,918 85	116,629 03	40,119 58	1,812,667 46	166,316 41

## EXPENDITURE, 1907.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	5,691 16	44,275 56	2,252 25	52,218 97	Steam Boiler.
Canada Accident.....	21,217 66	30,646 94	4,332 00	56,196 60	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler.	56,157 24	73,289 49	None.	129,446 73	Accident, Sickness and Steam Boiler.
Canadian Railway Accident..	145,271 21	131,840 99	3,304 00	126,446 73	Accident and Sickness.
Dominion Guarantee Co., Limited.....	12,824 05	59,560 59	5,909 68	78,294 32	Burglary Guarantee.
Dominion of Canada Guarantee and Accident.....	124,296 59	137,897 76	11,000 00	273,194 35	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	11,703 94	13,441 00	1,000 00	26,144 94	Plate Glass.
Empire Accident.....	26,933 84	77,302 64	1,223 05	105,459 53	Accident, Sickness and Guarantee.
General Accident Assurance Company.....	43,489 96	51,437 46	None.	94,927 42	Accident and Sickness.
Guarantee Co. of N. America.	41,041 78	123,266 86	24,368 00	188,676 64	Guarantee.
Imperial Guarantee and Accident.....	42,442 80	65,180 06	12,000 00	119,622 86	Accident, Guarantee and Sickness.
Ontario Accident.....	138,900 13	73,806 00	None.	212,706 13	Accident, Sickness and Personal Property.
Protective Association of Canada.....	1,077 50	7,314 38	None.	8,391 88	Accident and Sickness.
Sterling Accident & Guarantee Co. of Canada.....	35,463 46	49,630 50	None.	85,093 96	Accident and Sickness.
Title and Trust Co.....	None.	10,303 21	None.	10,303 21	Title Insurance.
Totals.....	706,511 32	949,193 44	65,388,98	1,721,093 74	



ABSTRACT of Guarantee Business in Canada for the Year 1907.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.	
							Claims Paid.	Not Resisted. Resisted.
American Surety Company.....	\$ 4,862	918	\$ 1,300,882	847	\$ 1,215,402	\$ 1,381	\$ 1,381	None.
Dominion of Canada Guarantee and Accident..	24,128	2,586	10,088,970	1,935	6,240,635	1,593	None.	None.
Empire Accident.....	8,651	676	3,117,218	632	3,312,427	761	1,651	None.
Employers' Liability.....	26,571	3,517	9,849,102	3,133	7,828,027	21,449	660	None.
Guarantee Co. of North America.....	36,361		14,325,928		12,008,228	401	14,319	None.
Imperial Guarantee and Accident.....	22,138	476	5,576,177	436	4,129,277	5,112	None.	None.
International Fidelity.....	5,623	1,159	586,000	1,023	523,500	715	1,141	None.
London Guarantee and Accident.....	60,486	3,409	17,384,947	3,168	16,551,327	24,552	11,202	8,045
Railway Passengers.....	3,471	220	1,026,966	164	841,733	2,371	250	1,800
United States Fidelity and Guaranty.....	32,125	2,880	9,434,169	2,521	8,752,816	30,184	14,010	10,936
Totals.....	224,416		72,690,359		61,403,372	88,519	30,880	20,781

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	36,361		14,325,928		12,008,228	401	401	None.
In other Countries.....	171,137		84,073,198		56,780,112	63,583	40,641	None.
Totals.....	207,498		98,399,126		68,788,340	63,984	41,042	None.

ABSTRACT of Accident Business in Canada for the Year 1907.

Canada Accident.....	33,263	3,309	8,877,225	3,289	8,691,093	11,936	9,287	None.
Canadian Casualty and Boiler.....	61,911	8,083	15,215,898	4,661	8,961,981	35,489	36,117	None.
Canadian Railway Accident.....	245,386	25,642	32,827,395	20,102	23,250,792	102,553	95,765	None.
Dominion of Canada Guarantee and Accident..	272,630	15,318	28,595,496	14,418	26,376,636	76,426	86,657	1,135
Empire Accident.....	65,045	9,783	18,841,370	6,579	12,856,175	30,543	11,775	6,000
Employers' Liability.....	49,567	3,103	9,079,250	2,935	8,620,750	9,830	11,152	None.
Fidelity and Casualty Co. of New York.....	23,475	2,402	14,891,500	1,708	10,273,500	7,607	7,607	None.
General Accident.....	26,735	3,344	3,017,008	1,665	1,577,450	17,767	11,996	None.
Imperial Guarantee and Accident.....	84,437	6,706	14,665,158	5,275	9,573,908	30,180	25,581	None.
London Guarantee and Accident.....	102,063	7,240	17,361,050	7,094	17,052,300	48,290	47,364	None.
Maryland Casualty.....	33,467	1,948	6,238,515	1,537	5,118,932	16,182	16,085	4,000
Ocean Accident and Guarantee.....	116,169		19,396,290		18,611,540	42,735	40,783	None.
Ontario Accident.....	66,548	4,119	7,713,158	3,359	4,994,433	26,739	38,823	None.
*Protective Association of Canada.....	6,324	1,499		1,349		1,388	1,078	None.
Railway Passengers.....	34,811	3,129	8,129,450	2,284	6,022,450	7,901	10,479	None.
Sterling Accident and Guarantee.....	31,777	2,274	6,362,755	2,778	5,744,812	14,210	13,806	None.
Sum Life Assurance Co.....	118	None.	None.			None.	None.	None.
Travelers.....	132,957	23,380	38,828,058	8,162	32,360,217	48,435	42,461	None.
Totals.....	1,386,983					528,211	506,816	11,135

\* Including sickness business.



## SESSIONAL PAPER No. 9

## ABSTRACT of Employers' Liability Insurance in Canada for the Year 1907.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
Canada Accident.....	6,057	85	852,500	88	912,500	869	1,087	None.	None.
Canadian Ry. Accident..	37,007	91	905,000	85	832,500	11,596	6,838	6,319	None.
Empire Accident.....	None.	1	220,000	None.	None.	7,498	6,429	1,870	None.
Employers' Liability....	341,672	1,475	15,382,500	1,418	14,837,500	185,030	201,950	60,179	None.
General Accident.....	64,344	586	4,811,500	515	4,101,500	38,129	29,075	10,367	None.
Imperial Guarantee and Accident.....	473	1	1,500	5	21,500	2,900	2,615	2,900	None.
London Guarantee and Accident.....	26,880	238	2,380,000	234	2,340,000	7,305	7,528	2,762	None.
Maryland Casualty Co..	103,529	417	1,297,500	377	1,161,500	61,479	49,516	35,351	None.
Ocean Accident and Guarantee.....	132,903		7,641,000		8,131,000	77,780	44,444	54,031	None.
Ontario Accident.....	109,703	725	5,505,375	600	4,525,125	33,074	89,672	46,000	None.
Railway Passengers....	12,542	101	1,000,000	90	890,000	1,451	1,676	125	None.
Sterling Accident and Guarantee Co.....	44,815	298	491,500	271	448,500	22,623	14,345	8,925	None.
Travelers.....	30,213	178	1,780,000	179	1,790,000	22,727	12,165	18,555	None.
Totals.....	910,138		42,268,375		39,991,625	472,461	467,340	246,384	None.

## ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1907.

Dominion Guarantee Co., Limited.....	35,772	2,675	4,239,814	2,464	3,975,739	13,994	12,824	1,688	None.
Fidelity and Casualty Co. of New York....	8,411	584	1,161,733	458	886,833	2,890	2,890	None.	None.
Totals.....	44,183	3,259	5,401,547	2,922	4,862,572	16,884	15,714	1,688	None.

## ABSTRACT of Steam Boiler Insurance in Canada for the Year 1907.

Boiler Inspection and Insurance Co. of Canada.	57,953	616	5,257,900	1,589	9,192,350	5,760	5,691	69	None.
Canadian Casualty and Boiler.....	22,450	462	1,798,390	1,089	3,476,790	6,599	6,554	110	None.
Hartford Steam Boiler Inspection.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty Co..	6,374	132	1,970,600	117	1,800,600	773	639	478	None.
Totals.....	86,777	1,210	9,026,890	2,795	14,469,740	13,132	12,884	657	None.

## ABSTRACT of Personal Property Insurance in Canada for the Year 1907.

Canadian Casualty and Boiler.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty.....	7,492	94	958,800	80	762,800	874	832	42	None.
Ontario Accident.....	2,001	50	23,140	39	9,842	1,379	924	455	None.
Totals.....	9,493	144	981,940	119	772,642	2,253	1,756	497	None.

## ABSTRACT of Inland Transit Insurance in Canada for the Year 1907.

American and Foreign Marine.....	17,487	1,574	75,069,548	None.	None.	6,020	3,000	3,020	None.
British and Foreign Marine.....	1,302	79	884,779	2	350,000	None.	None.	None.	None.
Marine Insurance Co....	2,118		8,471,650	None.	None.	None.	None.	None.	None.
Ocean Marine Insurance Co.....	1,462		6,074,917	None.	None.	None.	None.	None.	None.
Totals.....	22,369		90,500,894	2	350,000	6,020	3,000	3,020	None.



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ABSTRACT of Sickness Insurance in Canada for the Year 1907.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies, in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
*Ancient order of Foresters.....	120,619					73,512	73,512	None.	None.
Canada Accident.....	6,676	2,582		2,579		2,160	2,013	509	None.
Canadian Casualty and Boiler.....	12,221	1,735	1,183,114	1,146	746,586	10,685	13,487	1,662	None.
Canadian Ry. Accident.....						41,753	42,669	7,901	None.
Catholic Mutual Benefit Association.....	3,986	546		1,188		2,262	2,262	None.	None.
Dominion of Canada Guarantee and Accident.....						35,548	37,525	7,768	None.
Empire Accident.....	29,095	3,817	3,946,150	2,964	3,125,900	9,965	8,629	2,193	None.
Employers' Liability....	20,360	3,622	5,014,177	3,587	4,958,177	9,755	9,957	2,008	None.
Fidelity and Casualty Co. of New York.....	17,155	1,619	656,897	1,118	449,603	4,538	4,538	None.	None.
General Accident Assurance Co.....	4,298	467		321		2,921	2,419	502	None.
Imperial Guarantee and Accident.....	3,815	241		199		11,868	10,275	1,593	None.
*Independent Order of Foresters.....	238,010	10,014		45,004		217,280	210,846	6,502	1,614
London Guarantee and Accident.....	5,268	1,176	672,855	1,146	645,855	4,228	4,533	715	None.
Maryland Casualty.....	1,939	245	297,349	159	217,350	1,167	1,526	200	None.
Ocean Accident and Guarantee.....	21,067					7,076	7,638	745	None.
Ontario Accident.....	4,513	676		513		5,473	9,481	935	None.
Railway Passengers....	8,703					1,696	1,836	360	None.
Sterling Accident and Guarantee Co.....	12,049	2,052		2,388		6,712	7,312	1,417	None.
*Woodmen of the World.	4,573	411		967		2,528	2,528	None.	None.
Totals.....						451,127	452,986	35,010	1,614

ABSTRACT of Plate Glass Insurance in Canada for the Year 1907.

Canada Accident.....	21,058	1,303		2,998		7,941	8,452	666	None.
Dominion Plate Glass...	24,632	1,869		3,922		11,704	11,704	None.	None.
Lloyds Plate Glass.....	49,792	3,404		7,744		24,539	24,039	3,500	None.
National Provincial Plate Glass.....	1,967	176		160		118	118	None.	None.
New York Plate Glass..	20,842		240,970	2,960	419,236	8,550	8,245	329	None.
Totals.....	118,291			17,784		52,852	52,558	4,495	None.

ABSTRACT of Contract Insurance in Canada for the Year 1907.

American Surety Co....	5,372	268	1,552,358	220	1,328,701	238	238	None.	None.
United States Fidelity and Guaranty.....	13,842	134	1,980,028	112	1,588,208	None.	None.	None.	None.
Totals.....	19,214	402	3,532,386	332	2,916,909	238	238	None.	None.

ABSTRACT of Title Insurance in Canada for the Year 1907.

Title and Trust Co.....	314	11	42,180	11	42,180	None.	None.	None.	None.
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Including funeral benefits.



SESSIONAL PAPER No. 9

Abstract of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed, and amount of new Policies, new and renewed, force at date.	Amount of new Policies, new and renewed, force at date.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Accident.	\$ 33,806	3,341	8,979,725	3,321	8,793,593	12,207	\$ 9,578		\$ 4,953		Total business, Dec. 31, 1907.
Sickness.	6,676	2,582		2,579		2,160	2,100		509		
Plate Glass.	21,058	1,303		2,998		7,941	8,452		665		
Unsettled Claims.	6,057	85	\$52,500	88	912,500	869	1,057		None.		
Totals.	67,597	7,311		8,986		23,177	21,217		6,128		None.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.	61,911	8,083	15,215,898	1,661	8,961,981	35,489	36,117		9,175		Total business, Dec. 31, 1907.
Sickness.	12,221	1,735	1,183,114	1,146	746,586	10,685	13,487		1,662		
Plate Glass.	22,450	462	1,798,390	1,089	3,476,790	6,599	6,551		110		
Unsettled Claims.	None.	None.	None.	None.	None.	None.	None.		None.		
Totals.	96,582	10,280	18,197,402	6,896	13,185,357	52,773	56,158		10,917		None.

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.	245,386	25,612	32,827,395	20,102	23,250,792	102,553	95,765		23,780		Total business, Dec. 31, 1907.
Sickness.						41,753	42,669		7,901		
Plate Glass.	37,007	91	905,000	85	832,500	11,596	6,838		6,319		
Totals.						155,902	145,272		38,000		None.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Guarantee.	24,128	2,586	10,088,970	1,935	6,240,635	1,593	111		1,651		Total business, Dec. 31, 1907.
Accident.	272,630	15,318	28,595,496	11,418	26,376,636	76,126	86,657		10,476		
Sickness.						35,548	37,525		7,768		
Totals.						113,567	121,296		19,898		None.



ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business  
—Continued.

THE EMPIRE ACCIDENT AND SURETY COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	\$	
Accident.....	65,045	9,783	18,841,370	6,579	12,856,175	30,543	11,775	14,011	14,011	6,000	Total business, Dec. 31, 1907.
Sickness.....	29,095	3,817	3,946,150	2,964	3,125,900	9,965	8,629	2,193	2,193	None.	
Guarantee.....	8,651	676	3,117,218	632	3,312,427	751	101	660	660	None.	
Employers' Liability.....	None.	1	220,000	None.	None.	7,498	6,429	1,870	1,870	None.	
Totals.....	102,791	14,277	26,124,738	10,175	19,294,502	48,757	26,934	18,734	18,734	6,000	

THE GENERAL ACCIDENT ASSURANCE COMPANY.

Accident.....	26,735	3,344	3,017,008	1,665	1,577,450	17,767	11,996	6,219	6,219	None.	Total business, Dec. 31, 1907.
Sickness.....	4,298	407	.....	321	.....	2,921	2,419	502	502	None.	
Employers' Liability.....	64,344	586	4,811,500	515	4,101,500	38,129	29,075	10,367	10,367	None.	
Totals.....	95,377	4,337	.....	2,501	.....	58,817	43,490	17,088	17,088	None.	

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	84,437	6,706	14,665,158	5,275	9,573,908	30,180	25,581	4,599	4,599	None.	Total business, Dec. 31, 1907.
Sickness.....	3,815	241	.....	199	.....	11,868	10,275	1,593	1,593	None.	
Guarantee.....	22,138	476	5,576,177	436	4,129,277	5,112	3,971	1,141	1,141	None.	
Employers' Liability.....	473	1	1,500	5	21,500	2,900	2,615	2,900	2,900	None.	
Totals.....	110,863	7,424	.....	5,915	.....	50,060	42,442	10,233	10,233	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident.....	66,548	4,119	7,713,158	3,359	4,994,433	26,739	38,823	6,600	6,600	None.	Total business, Dec. 31, 1907.
Sickness.....	4,513	676	.....	513	.....	5,473	9,481	935	935	None.	
Employers' Liability.....	109,703	725	5,505,375	600	4,525,125	33,074	89,672	46,000	46,000	None.	
Personal Property.....	2,001	50	23,140	39	9,842	1,379	924	455	455	None.	
Totals.....	182,765	5,570	.....	4,511	.....	66,665	138,900	53,990	53,990	None.	



THE PROTECTIVE ASSOCIATION OF CANADA.

Accident.....	6,324	1,499	1,349	908	828	80	None.	Total business, Dec.31, 1907.
Sickness.....								
Totals.....	6,324	1,499	1,349	1,388	1,078	310	None.	

THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Accident.....	31,777	2,274	6,362,755	2,778	5,744,812	14,210	13,806	Total business, Dec. 31, 1907.
Sickness.....	12,049	2,052	491,500	2,388	6,712	6,712	7,312	
Employers' Liability.....	44,815	298	448,500	271	22,623	22,623	14,345	None.
Totals.....	88,641	4,624	7,302,755	5,437	6,415,337	43,545	35,463	None.

THE AMERICAN SURETY COMPANY.

Guarantee.....	4,862	918	1,300,882	847	1,215,402	1,381	1,381	In Canada, Dec. 31, 1907.
Contract.....	5,372	268	1,552,358	220	1,328,701	238	238	
Totals.....	10,234	1,186	2,853,240	1,067	2,544,103	1,619	1,619	None.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Marine.....	126,379	3,107	43,935,771	17	242,564	69,887	66,631	In Canada, Dec. 31, 1907.
Inland Transf.....	1,302	79	81,775	2	350,000	None.	None.	
Totals.....	127,681	3,186	44,120,553	19	592,564	69,887	66,631	None.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee.....	16,571	3,517	9,849,102	3,133	7,828,027	21,449	9,653	In Canada, Dec. 31, 1907.
Accident.....	49,507	3,103	9,079,240	2,935	8,629,750	9,830	11,152	
Sickness.....	0,350	3,622	5,014,177	3,587	4,958,177	9,755	9,957	None.
Employers' Liability.....	3,1672	1,475	15,382,500	1,418	14,837,500	185,030	201,930	None.
Totals.....	69,500	11,717	39,325,029	11,073	36,244,454	226,064	232,712	None.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	23,475	2,402	14,891,500	1,708	10,273,500	7,607	7,607	In Canada, Dec. 31, 1907.
Sickness.....	17,155	1,619	656,897	1,418	449,003	1,538	1,538	
Employers' Liability.....	8,411	534	1,161,733	458	891,833	2,890	2,890	None.
Totals.....	49,041	4,607	16,710,130	3,584	11,609,936	15,035	15,035	None.



7-8 EDWARD VII., A. 1908

Abstract of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business  
—Concluded.

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date, force of date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	\$	
Guarantee.....	60,486	3,409	17,384,947	3,168	16,551,327	24,552	8,986	11,202	8,045		In Canada, Dec. 31, 1907.
Accident.....	102,063	7,240	17,361,050	7,094	17,052,300	48,290	47,361	12,467	None.		
Sickness.....	5,268	1,176	672,855	1,146	645,855	4,228	4,533	715	None.		
Employers' Liability.....	26,880	238	2,380,000	234	2,340,000	7,305	7,528	2,762	None.		
Totals.....	194,697	12,063	37,798,852	11,642	36,589,482	84,375	68,411	27,146	8,045		

THE MARINE INSURANCE COMPANY.

Inland Marine.....	52,572		174,991,286	None.	None.	9,878	9,878	None.	None.	{ In Canada, Dec. 31, 1907.
Inland Transit.....	2,118		8,471,650	None.	None.	None.	None.	None.	None.	
Totals.....	54,690		183,462,936	None.	None.	9,878	9,878	None.	None.	

THE MARYLAND CASUALTY COMPANY.

Accident.....	33,467	1,948	6,238,515	1,537	5,118,932	16,182	16,085	3,599	4,000	In Canada, Dec. 31, 1907.
Sickness.....	1,939	245	297,349	159	217,350	1,167	1,526	200	None.	
Employers' Liability.....	103,529	417	1,297,500	377	1,161,500	61,479	49,516	35,351	None.	
Steam Boiler.....	6,374	132	1,970,600	117	1,800,600	773	639	478	None.	
Personal Property.....	7,492	94	958,800	80	762,800	874	832	42	None.	
Totals.....	152,801	2,836	10,762,764	2,270	9,061,182	80,475	68,598	39,670	4,000	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident.....	116,169		19,396,290		18,611,540	42,735	40,783	16,230	None.	In Canada, Dec. 31, 1907.
Sickness.....	21,067					7,076	7,638	745	None.	
Employers' Liability.....	132,903		7,641,000		8,131,000	77,780	44,444	54,031	None.	
Totals.....	270,139					127,591	92,865	71,006	None.	







List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at March 10, 1908.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	F. W. Bennett, Chief Agent, Halifax, N.S.....	\$ 55,000	\$ 54,253	Fire.
The Aetna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	190,793	176,503	Fire and Inland Marine.
The Etna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....	4,498,029	4,213,437	Life.
The Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	236,033	197,343	Fire and Inland Marine.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York.....	W. H. Hall, Chief Agent, Toronto.....	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company.....	H. H. Beck, Chief Agent, Toronto.....	51,120	50,583	Fire.
The Annuity Company of Canada.....	George J. Lovell, Chief Agent, Winnipeg.....	55,000	53,942	Life.
The Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal.....	327,667	327,667	Fire.
The Boiler Inspection and Insurance Company of Canada.....	W. B. McMurrich, Chief Agent, Toronto.....	58,074	54,586	Steam Boiler, &c.
The British America Assurance Company.....	P. H. Sims, Secretary, Toronto.....	62,400	58,520	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company.....	Lansing Lewis, Manager, Montreal.....	261,426	245,731	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Chief Agent, Montreal.....	38,035	35,168	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.....	61,000	57,950	Life.
The Canadian Casualty and Boiler Insurance Company.....	A. G. C. Dinnick, Chief Agent, Toronto.....	45,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Guardian Life Insurance Company (formerly the Central Life Insurance Company of Canada.....	John M. Spence, Chief Agent, Toronto.....	54,000	50,910	Life.
The Canadian Railway Accident Insurance Company.....	John Emo, Chief Agent, Ottawa.....	40,380	38,166	Accident and Sickness.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Central Canada Manufacturers Mutual Fire Insurance Co.	B. L. Anderson, Chief Agent, Toronto.....	53,000	49,290	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	632,180	620,013	Fire, Inland Marine and Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	84,500	80,525	Life.



The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agents, Ottawa.....	100,000	Fire.	100,000
The Continental Life Insurance Company.....	Geo. B. Woods, Chief Agent, Toronto.....	55,000	Life.	52,250
The Crown Life Insurance Company.....	William Wallace, Chief Agent, Toronto.....	58,693	Life.	55,458
The Dominion Fire Insurance Company.....	Robt. F. Massie, Chief Agent, Toronto.....	54,965	Fire.	50,961
The Dominion Guarantee Co., Limited.....	Charles W. Hagar, Chief Agent, Montreal.....	28,000	Burglary Guarantee.	25,603
The Dominion Life Insurance Company.....	Thos. Hilliard, Man'g Director, Waterloo, Ont.....	59,153	Life.	54,628
The Dominion of Canada Guarantee and Accident Insurance Company.....	J. E. Roberts, Chief Agent, Toronto.....	130,053	Guarantee, Accident and Sickness.	118,982
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.....	17,000	Plate Glass.	16,150
The Eastern Canada Manufacturers' Mutual Fire Insurance Co.....	Robert R. Samuel, Chief Agent, Montreal.....	60,000	Fire.	57,000
The Empire Accident and Surety Company.....	Malcolm L. Leitch, Chief Agent, London, Ont.....	80,000	Accident, Sickness and Guarantee.	80,000
The Employers' Liability Assurance Corporation, Limited.....	Richard I. Griffin, Chief Agent, Montreal.....	266,883	Guarantee, Accident and Sickness.	249,548
*The Equitable Life Assurance Society of the United States.	Sergeant P. Stearns, Manager, Montreal.....	2,222,270	Life.	2,050,982
The Equity Fire Insurance Company.....	Wm. G. Brown, Chief Agent, Toronto.....	52,853	Fire.	50,211
The Excelsior Life Insurance Company.....	Edwin Marshall, Chief Agent, Toronto.....	54,000	Life.	52,300
The Federal Life Assurance Company of Canada.....	David Dexter, Managing Director, Hamilton.....	76,982	Life.	71,584
The Fidelity and Casualty Company of New York.....	Bartholomew Minahan, Chief Agent, Toronto.....	90,000	Burglary, Accident and Sickness.	81,011
The General Accident Assurance Company of Canada.....	W. G. Falconer, C. Norie-Miller, Chief Agents, Toronto.	44,266	Accident and Sickness.	41,930
The German-American Insurance Company.....	Esnhart & Evans, Chief Agents, Montreal.....	119,733	Fire.	108,444
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	172,333	Life.	168,583
The Great-West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	60,000	Life.	57,000
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	59,400	Guarantee.	56,550
The Guardian Assurance Co., Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal.....	432,033	Fire.	418,287
The Hartford Fire Insurance Company, Hartford, Conn.	Lyman Root, Chief Agent, Toronto.....	440,073	Fire.	411,356
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto.....	45,000	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Co. of Canada.	36,765
The Home Life Association of Canada.....	J. K. McCutcheon, Chief Agent, Toronto.....	61,400	Life.	50,568
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	293,333	Fire and Inland Marine.	271,342
The Imperial Guarantee and Accident Insurance Company of Canada.....	Alfred L. Davis, Chief Agent, Toronto.....	100,000	Guarantee, Accident and Sickness.	95,750
The Imperial Life Assurance Co. of Canada.....	T. Bradshaw, Manager, Toronto.....	241,025	Life.	225,074
The Insurance Co. of North America, Philadelphia, Pa.	Robert Hampson & Son, Chief Agents, Montreal.....	231,040	Fire and Inland Marine.	213,725
The International Fidelity Insurance Company.....	George H. Watson, Chief Agent, Toronto.....	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.	5,000
The Law Union and Crown Insurance Co.....	J. E. E. Dickson, Chief Agent, Montreal.....	177,773	Fire.	154,071
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	J. Gardner Thompson, Chief Agent, Montreal.....	1,000,950	Fire and Life.	984,198
The Lloyd's Plate Glass Insurance Company, New York.....	Eastmure & Lightbourn, Chief Agents, Toronto.....	73,198	Plate Glass.	71,198
The London Assurance.....	W. Kennedy, W. B. Colley, Joint Chief Agents Montreal	167,000	Fire, Life and Inland Marine.	158,650
The London Guarantee and Accident Co., Limited.....	D. W. Alexander, Chief Agent, Toronto.....	109,500	Guarantee, Accident and Sickness.	106,366
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto.....	298,467	Fire.	279,695
†The London and Lancashire Life Assurance Co.....	B. Hal. Brown, Manager, Montreal.....	135,500	Life.	129,948
The London Mutual Fire Ins. Co. of Canada.....	David Weismiller, Chief Agent, Toronto, Ont.....	61,033	Fire.	57,797
The London Life Insurance Co.....	J. G. Richter, Manager, London, Ont.....	60,000	Life.	53,095
The Lumber Insurance Company of New York.....	E. D. Hardy, Chief Agent, Ottawa.....	100,000	Fire.	94,000
The Manitoba Assurance Company.....	J. Gardner Thompson, Chief Agent, Montreal.....	54,867	Fire.	52,367
The Manufacturers Life Insurance Co.....	G. A. Somerville, Chief Agent, Toronto.....	193,899	Life.	164,950

\*This Company has also \$4,472,074 vested in Canadian Trustees under the Insurance Act. †This Company has also \$2,635,555 vested in Canadian Trustees under the Insurance Act.



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List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c. *Concluded.*

Name of Company.	Chief Agent to receive Proceeds.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Marine Insurance Co., Limited.	W. J. G. Thomson, Chief Agent, Halifax.	\$ 126,533	\$ 105,850	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md.	J. William Mackenzie, Chief Agent, Toronto.	108,707	102,298	Accident, Sickness and Accidental Damage to Personal Property.
The Metropolitan Life Insurance Co., New York.	John Tilton, Chief Agent, Ottawa.	4,826,134	1,416,925	Life.
The Mercantile Fire Insurance Company.	Alfred Wright, Chief Agent, Toronto.	107,601	95,331	Fire.
The Monarch Life Assurance Company.	J. W. W. Stewart, Chief Agent, Winnipeg.	55,755	50,113	Life.
The Montreal Canada Fire Insurance Company.	F. Pace, Chief Agent, Montreal.	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada.	Geo. Wegemast, Manager, Waterloo.	108,500	103,075	Life.
The Mutual Life Insurance Co. of New York.	Fayette Brown, Manager, Montreal.	2,359,227	2,259,310	Life.
The National Life Assurance Co. of Canada.	A. J. Ralston, Chief Agent, Toronto.	55,000	53,500	Life.
The National Provincial Plate Glass Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto.	11,680	9,694	Plate Glass.
The New York Life Insurance Co.	W. A. Part, Chief Agent, Montreal.	1,404,333	1,246,528	Life.
The New York Plate Glass Insurance Co.	Gustave Fauteux, Chief Agent, Montreal.	30,467	26,256	Plate Glass.
The North American Life Assurance Co.	L. Goldman, Managing Director, Toronto.	60,582	57,553	Life.
The North British and Mercantile Ins. Co., London, Eng.	Randall J. Davidson, Manager, Montreal.	1,180,813	1,115,333	Fire and Life.
The Northern Assurance Co., Aberdeen and London.	Robt. W. Tyre, Manager, Montreal.	442,387	386,177	Fire.
The Northern Life Assurance Company of Canada.	John Milne, Managing Director, London, Ont.	67,107	63,751	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto.	418,767	390,704	Fire.
The Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company.	Arthur C. Baillie, Chief Agent, Halifax, N.S.	52,000	50,189	Fire.
The Ocean Accident and Guarantee Corporation, Limited.	Charles H. Neely, Chief Agent, Toronto.	173,967	161,107	Accident and Sickness.
The Ocean Marine Insurance Co., Limited.	Robt. Hampson & Son, Chief Agents, Montreal.	121,667	121,667	Inland Marine and insuring postal and express packages in transit in Canada.
The Ontario Accident Insurance Co.	A. L. Eastmure, Chief Agent, Toronto.	42,233	40,120	Accident, Sickness and Accidental Damage to Personal Property.
The Ontario Fire Insurance Company.	William Thompson & Co., Chief Agents, Toronto.	50,500	50,149	Fire.
The Ottawa Fire Insurance Co.	W. E. D. Baldwin, Chief Agent, Toronto.	56,000	53,200	Fire.
The Pelican and British Empire Life Office.	Alfred McDougald, Chief Agent, Montreal.	417,353	381,911	Life.
The Phoenix Insurance Co., Brooklyn, N.Y.	A. M. M. Kirkpatrick, Chief Agent, Toronto.	205,967	194,615	Fire and Tornado.
The Phoenix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal.	149,000	141,800	Fire.
The Phoenix Assurance Co., Limited.	Paterson & Son, General Agents, Montreal.	734,401	639,025	Fire.



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The Protective Association of Canada		Eugene E. Gleason, Chief Agent, Granby, P.Q.	18,000	15,344	Accident and sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
The Provident Savings Life Assurance Society of New York		D. A. McAdam, Chief Agent, Toronto.	392,162	369,667	Life.
The Quebec Fire Assurance Co.		John E. Sward, Chief Agent, Quebec.	79,500	76,850	Fire.
The Queen Insurance Co. of America, New York.		William MacKay, Chief Agent, Montreal.	461,683	433,980	Fire.
The Railway Passengers Assurance Company.		Frank H. Russell, Chief Agent, Toronto.	97,333	80,787	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.		John B. Laidlaw, Chief Agent, Toronto.	109,500	96,133	Life.
The Richmond and Dominion Fire Insurance Co.		J. C. McCune, Chief Agent, Richmond, P.Q.	60,000	56,420	Fire.
The Rimouski, Compagnie d'Assurance contre l'incendie.		Napoléon Bernier, Chief Agent, Rimouski, P.Q.	55,000	51,680	Fire.
The Rochester German Insurance Co. of Rochester, N.Y.		P. M. Wickham, Chief Agent, Montreal.	105,000	102,250	Fire.
The Royal Victoria Life Insurance Co., Liverpool, Eng.		William MacKay, Chief Agent, Montreal.	1,367,260	1,309,885	Fire and Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.		David Burke, Manager, Montreal.	250,553	240,004	Life.
The Sovereign Fire Assurance Co. of Canada.		Geohart A. Evans, Chief Agents, Montreal.	252,680	227,529	Fire.
The Sovereign Life Assurance Company of Canada.		G. S. Wilson, Chief Agent, Toronto.	57,500	50,786	Fire.
The Standard Life Assurance Co.		Thomas Allen, Chief Agent, Toronto.	52,000	50,000	Life.
The State Life Insurance Co., Indianapolis, Ind.		D. M. McGinn, Chief Agent, Montreal.	6,015,350	5,702,808	Life.
The Star Life Assurance Society.		W. H. Hunter, Chief Agent, Toronto.	85,000	80,607	Life.
The St. Paul Life and Marine Insurance Co.		Alf. W. Bruce, Chief Agent, Toronto.	229,684	219,951	Life.
The Sterling Accident and Guarantee Company of Canada.		Robert J. Dale, Chief Agent, Montreal.	161,000	150,294	Fire and Inland Marine.
The Sun Insurance Office, London, Eng.		Wm. Thompson & Co., Chief Agents, Toronto.	39,333	32,250	Accident and Sickness.
The Sun Life Assurance Co. of Canada.		H. M. Blackburn, Chief Agent, Toronto.	334,734	309,997	Fire.
The Supreme Court of the Independent Order of Foresters.		R. Macaulay, Managing Director, Montreal.	64,000	60,800	Life.
The Subsidary High Court of the Ancient Order of Foresters.		Elliot G. Stevenson, Chief Agent, Toronto.	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Title and Trust Company.		William Williams, Chief Agent, Toronto.	55,000	51,728	Life and Sickness.
The Travelers Insurance Co., Hartford, Conn.		John J. Gibson, Chief Agent, Toronto.			Title Insurance as defined in Company's Act of Incorporation.
The Union Mutual Life Insurance Co., Portland, Maine.		Frank F. Parkins, Chief Agent, Montreal.	866,400	816,151	Life and Accident.
The Union Assurance Society, London, Eng.		Heam E. Morin, Chief Agent, Montreal.	1,198,919	1,171,953	Life.
The Union Life Assurance Company.		F. L. Morrisey, Chief Agent, Montreal.	475,460	441,737	Fire.
The United States Fidelity and Guaranty Company, Baltimore, Md.		Handy Pollman Evans, Chief Agent, Toronto.	54,000	51,300	Life.
The United States Life Insurance Co. in the City of New York		Arthur E. Kirkpatrick, Chief Agent, Toronto.	95,000	81,795	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to go upon any appeal or other bond.
The Western Assurance Co.		Lewis A. Stewart, Chief Agent, Toronto.	273,467	247,290	Life.
The Yorkshire Fire and Life Insurance Company.		W. P. Meikle, Managing Director, Toronto.	63,553	60,896	Fire, Inland Marine and Inland Transportation.
		P. M. Wickham, Chief Agent, Montreal.	153,300	151,329	Fire.

\*This Company has also \$4,570,000 vested in Canadian Trustees under the Insurance Act.   †This Company has also \$1,450,000 vested in Canadian Trustees under the Insurance Act.   ‡This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act.   §This Company has also \$1,435,000 vested in Canadian Trustees under the Insurance Act.



The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company.....	F. W. Kingstone, Chief Agent, Toronto.....	121,667	118,017	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	174,957	152,626	Life.
The National Life Insurance Company of the U. S. of America.....	Charles Powis, Chief Agent, Hamilton.....	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	148,000	141,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, \$30,000, being still in the hands of the Receiver General.

The Mutual Reserve Life Insurance Company: In the case of this company, a winding-up order was made on February 15, 1908, by the United States Circuit Court in New York, and receivers were appointed; on February 18, a winding-up order for Canada was granted, Mr. F. C. R. Clarkson, Toronto, being appointed interim liquidator. The company's deposit with the Receiver General of Canada amounts to \$265,066, par value and there is also on deposit with Canadian trustees an amount of \$62,250 in addition.

The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agents to Receive Process.
The Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont.

c. This Order is also authorized to transact the business of Sickness Insurance.















